National Flood Insurance Program
U.S. Department of Homeland Security
8400 Corporate Dr., Suite 350
Landover, MD 20785

FEMA

W-13045

August 8, 2013

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

FROM: NFIP Clearinghouse

SUBJECT: October 2013 Revisions to the *NFIP Flood Insurance Manual*

The revisions to the *NFIP Flood Insurance Manual* that will become effective on October 1, 2013, are attached for your reference. The revisions will be posted soon on the FEMA website, and you will be notified once they become available.

Please contact the iService WYO Support Team at WYO@NFIPiService.com if you have any questions.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Marketing, Training, Underwriting

U.S. Department of Homeland Security
500 C Street SW
Washington, DC 20472

FEMA

August 2013

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective October 1, 2013. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2013, effective date. This release of the *NFIP Flood Insurance Manual* includes changes required for the implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

Significant revisions include the following:

- Updates to the NFIP Servicing Agent Contact Information and NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- Additional guidance for buildings with Additions and Extensions (GR, APP, and END Sections).
- Elimination of the 30-day waiting period for new policies obtained as a result of a lender determining that flood insurance is required on an existing loan (GR Section).
- Further guidance on the assignment of a flood policy in connection with the purchase of a property (GR, APP, RATE, PRP, and END Sections).
- Introduction to the Reserve Fund Assessment (GR, APP, RATE, CONDO, CN, and PR Sections).
- Updated NFIP forms and revised instructions (APP, CERT, PRP, END, and CN Sections).
- Revised rate tables and Federal Policy Fees for policies written or renewed on or after October 1, 2013 (RATE, CONDO, PRP, MPPP, and PR Sections).
- New rate tables and revised procedures for Severe Repetitive Loss Properties (APP, RATE, CONDO, and SRL Sections).
- Guidance on the use of Pre-FIRM subsidized premium rates and Post-FIRM/full-risk premium rates, and additional guidance on other rating scenarios (RATE Section).
- Additional instructions to determine the lowest floor for rating and updates to the Specific Building Drawings, including guidance for Pre-FIRM buildings receiving full-risk rates using elevation data (LFG Section).
- Guidance on floodproofing credit for non-residential buildings (CERT Section).
- New premium tables for the Preferred Risk Policy Eligibility Extension (PRP Section)
- Clarification of refund rules due to map revisions (END Section)
- Updates to the renewal procedures and new notification letter for the Processing of Renewals for Certain Pre-FIRM Subsidized Policies (REN Section).

- Revisions and clarification to miscellaneous sections to support changes resulting from BW-12 (END, MPPP, and LFP)
- Updates to the Community Rating System Eligible Communities list (CRS Section).
- Definitions, Table of Contents, and Index updates.

In addition, please note that this package includes two rate tables for non-principal/non-primary residences. The first Rate Table 2B will expire on December 31, 2013, and the second will become effective January 1, 2014, as noted at the top of each table.

Thank you for your continued support of the NFIP.

Sincerely,

Bonnie Shepard for Edward Connor

Edward L. Connor
Deputy Associate Administrator for Federal Insurance

Change Record Page
Effective Date: October 1, 2013

Updates to the *NFIP Flood Insurance Manual* are distributed periodically, usually on a semiannual basis. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

Please keep this Change Record Page in your manual for reference.

Remove	Insert
i–xiii	i–xiii
REF 1–6	REF 1–6
GR 5–16	GR 5–16
APP 1–15	APP 1–15
RATE 1–61	RATE 1–65
CONDO 1–2, 7–31	CONDO 1–2, 7–33
LFG 1–83	LFG 1–86
CERT 1–4, 7–8	CERT 1–4, 7–8
PRP 1–2, 5–14	PRP 1–2, 5–23
MPPP 1–5	MPPP 1–5
END 1–14	END 1–14
REN 1–8	REN 1–10
CN 3–4, 7–10	CN 3–4, 7–10
PR 1–5	PR 1–5
CRS 3–32	CRS 3–32
SRL 1–2, 9–13	SRL 1–2
LFP 1–2	LFP 1–2
DEF 3–9	DEF 3–10
IND 1–5	IND 1–5

TABLE OF CONTENTS

SECTION PAGE

REFERENCE . . . . . REF 1

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM . . . . . REF 1

II. THE WRITE YOUR OWN PROGRAM . . . . . REF 1

III. TECHNICAL ASSISTANCE . . . . . REF 1
- A. WYO Companies . . . . . REF 2
- B. NFIP Servicing Agent (NFIP Direct) . . . . . REF 2
- C. Special Direct Facility. . . . . REF 2

IV. CONTACT INFORMATION . . . . . REF 2
- A. NFIP Servicing Agent Contact Information for NFIP Direct Program Agents. . . . . REF 2
- B. NFIP General Contact Information for All NFIP Stakeholders . . . . . REF 3
- C. National Flood Insurance Program Bureau and Statistical Agent Regional Offices . . . . . REF 4

PAPERWORK BURDEN DISCLOSURE NOTICE . . . . . REF 6

GENERAL RULES. . . . . GR 1

I. COMMUNITY ELIGIBILITY . . . . . GR 1
- A. Participating (Eligible) Communities . . . . . GR 1
- B. Emergency Program. . . . . GR 1
- C. Regular Program . . . . . GR 1
- D. Maps . . . . . GR 1
- E. Probation . . . . . GR 1
- F. Suspension. . . . . GR 1
- G. Non-Participating (Ineligible) Communities . . . . . GR 1
- H. Coastal Barrier Resources Act . . . . . GR 1
- I. Federal Land . . . . . GR 1

II. POLICIES AND PRODUCTS AVAILABLE. . . . . GR 1
- A. Standard Flood Insurance Policy. . . . . GR 1
- B. Insurance Products . . . . . GR 3

III. BUILDING PROPERTY ELIGIBILITY . . . . . GR 3
- A. Eligible Buildings . . . . . GR 3
- B. Single Building . . . . . GR 5
- C. Walls . . . . . GR 5
- D. Determination of Building Occupancy . . . . . GR 6
- E. Non-Principal/Non-Primary Residence Determination. . . . . GR 6

IV. CONTENTS ELIGIBILITY . . . . . GR 6
- A. Eligible Contents . . . . . GR 6
- B. Vehicles and Equipment. . . . . GR 6
- C. Silos, Grain Storage Buildings, and Cisterns . . . . . GR 6
- D. Commercial Contents Coverage . . . . . GR 6

V. EXAMPLES OF ELIGIBLE RISKS. . . . . GR 6
- A. Building Coverage . . . . . GR 6
- B. Contents Coverage . . . . . GR 7
- C. Condominiums . . . . . GR 7

TABLE OF CONTENTS (continued)

SECTION PAGE

GENERAL RULES (continued)

VI. INELIGIBLE PROPERTY . . . GR 7
- A. Buildings . . . GR 7
- B. Container-Type Buildings . . . GR 7
- C. Buildings Entirely Over Water . . . GR 7
- D. Buildings Partially Underground . . . GR 7
- E. Basement/Elevated Building Enclosures . . . GR 7

VII. EXAMPLES OF INELIGIBLE RISKS . . . GR 7
- A. Building Coverage . . . GR 7
- B. Contents Coverage . . . GR 7
- C. Non-Residential Condominium Unit . . . GR 8

VIII. POLICY EFFECTIVE DATE . . . GR 8
- A. Receipt Date (in the Determination of the Effective Date) . . . GR 8
- B. Presentment of Premium Date Requirements for Loan Closing . . . GR 8
- C. Effective Date – New Policy . . . GR 8
- D. Effective Date – Endorsement . . . GR 10
- E. Effective Date – Renewal . . . GR 10
- F. Effective Date – Change/Correction . . . GR 11

IX. COVERAGE . . . GR 11
- A. Limits of Coverage . . . GR 11
- B. Deductibles . . . GR 11
- C. Coverage D – Increased Cost of Compliance (ICC) Coverage . . . GR 11
- D. Reduction of Coverage Limits or Reformation . . . GR 12
- E. Loss Assessments . . . GR 12
- F. Tenant's Coverage . . . GR 13
- G. Coverage for Building Items Under the Condominium Unit-Owners' Contents Coverage . . . GR 13

X. SPECIAL RATING SITUATIONS . . . GR 13
- A. Tentative Rates . . . GR 13
- B. Submit-for-Rate . . . GR 14
- C. Provisional Rates . . . GR 14
- D. Buildings in More Than 1 Flood Zone/BFE . . . GR 14
- E. Different BFEs Reported . . . GR 14
- F. Flood Zone Discrepancies . . . GR 14

XI. MISCELLANEOUS . . . GR 14
- A. Policy Term . . . GR 14
- B. Application Submission . . . GR 14
- C. Delivery of the Policy . . . GR 14
- D. Evidence of Insurance . . . GR 14
- E. Assignment . . . GR 15
- F. Transfer of Business . . . GR 15
- G. Agents'/Producers' Commissions (NFIP Direct Business Only) . . . GR 15
- H. Contract Agent Rule . . . GR 15
- I. Rebating of Agents'/Producers' Commisions (NFIP Direct and WYO Companies) . . . GR 15

APPLICATION . . . APP 1

I. USE OF THE FORM . . . APP 1

II. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM . . . APP 1
- A. Application Type . . . APP 1
- B. Billing . . . APP 1

TABLE OF CONTENTS (continued)

SECTION PAGE

APPLICATION (continued)

C. Policy Period . . . APP 1
D. Agent/Producer Information . . . APP 1
E. Insured Information . . . APP 2
F. Property Location . . . APP 2
G. 1st Mortgagee . . . APP 2
H. 2nd Mortgagee/Other . . . APP 2
I. Disaster Assistance . . . APP 2
J. Community . . . APP 2
K. Building . . . APP 3
L. Contents . . . APP 6
M. Construction Information . . . APP 6
N. Elevation Data . . . APP 6
O. Coverage and Rating . . . APP 8
P. Signature . . . APP 8

III. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM . . . APP 9
A. Section I – All Building Types . . . APP 9
B. Section II – Elevated Buildings (Including Manufactured [Mobile] Homes/ Travel Trailers) . . . APP 10
C. Section III – Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.) . . . APP 11

IV. SCHEDULED BUILDING POLICY . . . APP 11

V. MAILING INSTRUCTIONS . . . APP 11

VI. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . APP 12

RATING . . . RATE 1

I. AMOUNT OF INSURANCE AVAILABLE . . . RATE 1

II. RATE TABLES . . . RATE 1

III. DEDUCTIBLES . . . RATE 14
A. Deductible Buyback . . . RATE 14
B. Changes in Deductible Amount . . . RATE 14

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE . . . RATE 16

V. RATING STEPS . . . RATE 17

VI. PREMIUM CALCULATION . . . RATE 19
A. Emergency Program . . . RATE 19
B. Regular Program . . . RATE 19

VII. KEY POINTS FOR RATING . . . RATE 19
A. Basic Limits and Additional Limits . . . RATE 19
B. Whole Dollars . . . RATE 19
C. Increased Cost of Compliance (ICC) Premium . . . RATE 19
D. Reserve Fund Assessment . . . RATE 19
E. Federal Policy Fee . . . RATE 19
F. Buildings in More Than 1 Flood Zone/BFE . . . RATE 19
G. Different BFEs Reported . . . RATE 19
H. Flood Zone Discrepancies . . . RATE 20
I. Mortgagee on Policy – Higher Deductible Requested . . . RATE 20

TABLE OF CONTENTS (continued)

SECTION PAGE

RATING (continued)

VIII. REGULAR PROGRAM, ELEVATION RATED RISKS . . . . RATE 20
- A. Elevation Difference . . . . RATE 20
- B. Examples . . . . RATE 20
- C. Optional Elevation Rating . . . . RATE 21

IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM SUBSIDIZED PREMIUM RATES . . . . RATE 21

X. AR ZONE AND AR DUAL ZONE RATING . . . . RATE 21

XI. AO ZONE RATING . . . . RATE 21

XII. RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D . . . . RATE 21

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION . . . . RATE 22
- A. Rating All V-Zone Buildings . . . . RATE 22
- B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE . . . . RATE 22
- C. 1975–'81 Post-FIRM V-Zone Construction . . . . RATE 22
- D. 1981 Post-FIRM V-Zone Construction . . . . RATE 22
- E. Elevated Buildings – Post-FIRM V-Zone Construction . . . . RATE 22

XIV. SPECIAL RATING SITUATIONS . . . . RATE 23
- A. Tentative Rates . . . . RATE 23
- B. Alternative Rates . . . . RATE 23
- C. Special Rates . . . . RATE 24
- D. NFIP "Grandfather" Rules – Effect of Map Revisions on Flood Insurance Rates . . . . RATE 24
- E. Post-'81 V-Zone Optional Rating . . . . RATE 26
- F. Policies Requiring Re-Rating . . . . RATE 26
- G. Submit-for-Rate . . . . RATE 27
- H. Crawlspace . . . . RATE 28

XV. CONTENTS LOCATION . . . . RATE 29
- A. Single-Family Dwellings . . . . RATE 29
- B. Multi-Family and Non-Residential Buildings . . . . RATE 29

XVI. FIRMS WITH WAVE HEIGHTS . . . . RATE 32
- A. Procedure for Calculating Wave Height Adjustment . . . . RATE 32
- B. Wave Heights in Numbered Zones V1–V30 and VE 1981 Post-FIRM Construction . . . . RATE 32
- C. Unnumbered V Zones 1981 Post-FIRM Construction . . . . RATE 32
- D. Rate Selection Procedure . . . . RATE 33

XVII. FLOODPROOFED BUILDINGS . . . . RATE 33
- A. Elevation Difference . . . . RATE 33
- B. Rating . . . . RATE 33

XVIII. THE V-ZONE RISK FACTOR RATING FORM . . . . RATE 34
- A. Use . . . . RATE 34
- B. Submission . . . . RATE 34

XIX. RATING EXAMPLES . . . . RATE 49

CONDOMINIUMS . . . . CONDO 1

IMPORTANT NOTICE TO AGENTS/PRODUCERS . . . . CONDO 1

I. METHODS OF INSURING CONDOMINIUMS . . . . CONDO 1
- A. Residential Condominium: Association Coverage on Building and Contents . . . . CONDO 1
- B. Residential Condominium: Unit Owner's Coverage on Building and Contents . . . . CONDO 1

TABLE OF CONTENTS (continued)

SECTION PAGE

CONDOMINIUMS (continued)

C. Non-Residential (Commercial) Condominium: Building and Contents . . . . . CONDO 1
D. Non-Residential (Commercial) Condominium: Unit Owner's Coverage (Contents) . . . . . CONDO 1

II. RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) FORM . . . . . CONDO 5

III. ELIGIBILITY REQUIREMENTS. . . . . CONDO 5
A. General Building Eligibility . . . . . CONDO 5
B. Condominium Building in the Course of Construction . . . . . CONDO 5

IV. COVERAGE . . . . . CONDO 6
A. Property Covered . . . . . CONDO 6
B. Coverage Limits. . . . . CONDO 6
C. Replacement Cost . . . . . CONDO 6
D. Coinsurance . . . . . CONDO 6
E. Assessment Coverage . . . . . CONDO 6

V. DEDUCTIBLES AND FEES . . . . . CONDO 7
A. Deductibles. . . . . CONDO 7
B. Federal Policy Fee . . . . . CONDO 7

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS . . . . . CONDO 7

VII. COMMISSIONS (DIRECT BUSINESS ONLY). . . . . CONDO 7

VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES. . . . . CONDO 7

IX. APPLICATION FORM . . . . . CONDO 7
A. Type of Building . . . . . CONDO 8
B. Replacement Cost Value . . . . . CONDO 8
C. Coverage. . . . . CONDO 8

X. CONDOMINIUM RATING EXAMPLES . . . . . CONDO 25

LOWEST FLOOR GUIDE . . . . . LFG 1

I. LOWEST FLOOR DETERMINATION . . . . . LFG 1
A. Non-Elevated Buildings . . . . . LFG 1
B. Elevated Buildings in A Zones . . . . . LFG 1
C. Elevated Buildings in V Zones . . . . . LFG 3
D. Hanging Floors (A Zones and V Zones) . . . . . LFG 4

II. USE OF ELEVATION CERTIFICATE. . . . . LFG 4
A. Mandatory Use of Elevation Certificate . . . . . LFG 4
B. Optional Rating Using the Elevation Certificate . . . . . LFG 4
C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988 . . . . . LFG 4

III. SPECIFIC BUILDING DRAWINGS . . . . . LFG 11

SPECIAL CERTIFICATIONS. . . . . CERT 1

I. NFIP ELEVATION CERTIFICATE. . . . . CERT 1

II. PHOTOGRAPH REQUIREMENTS. . . . . CERT 2

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS . . . . . CERT 2
A. Section A – Property Information . . . . . CERT 2
B. Section B – Flood Insurance Rate Map (FIRM) Information . . . . . CERT 3
C. Section C – Building Elevation Information (Survey Required) . . . . . CERT 3
D. Section D – Surveyor, Engineer, or Architect Certification . . . . . CERT 3
E. Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE) . . . . . CERT 3

TABLE OF CONTENTS (continued)

SECTION PAGE

SPECIAL CERTIFICATIONS (continued)

F. Section F – Property Owner (or Owner's Representative) Certification . . . . . CERT 3
G. Section G – Community Information (Optional). . . . . CERT 3

IV. FLOODPROOFING CERTIFICATE . . . . . CERT 3
A. Purpose and Eligibility . . . . . CERT 3
B. Specifications . . . . . CERT 4
C. Rating. . . . . CERT 4
D. Certification . . . . . CERT 4

PREFERRED RISK POLICY . . . . . PRP 1

I. GENERAL DESCRIPTION . . . . . PRP 1

II. ELIGIBILITY REQUIREMENTS. . . . . PRP 1
A. Flood Zone . . . . . PRP 1
B. Occupancy . . . . . PRP 1
C. Loss History . . . . . PRP 1

III. INELIGIBILITY . . . . . PRP 2

IV. DOCUMENTATION . . . . . PRP 2

V. RENEWAL . . . . . PRP 2

VI. COVERAGE LIMITATIONS . . . . . PRP 2

VII. REPLACEMENT COST COVERAGE . . . . . PRP 2

VIII. DISCOUNTS/FEES/ICC PREMIUM . . . . . PRP 2

IX. DEDUCTIBLES . . . . . PRP 3

X. ENDORSEMENTS. . . . . PRP 3

XI. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO MISRATING . . . . . PRP 3

XII. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO
A MAP REVISION, LOMA, OR LOMR. . . . . PRP 3

XIII. CONVERSION OF A PRP TO A STANDARD-RATED POLICY . . . . . PRP 3

XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION . . . . . PRP 12
A. Application Type . . . . . PRP 12
B. Billing . . . . . PRP 12
C. Policy Period . . . . . PRP 12
D. Agent/Producer Information . . . . . PRP 12
E. Insured Information . . . . . PRP 12
F. Property Location . . . . . PRP 12
G. 1st Mortgagee . . . . . PRP 13
H. 2nd Mortgagee/Other . . . . . PRP 13
I. Disaster Assistance. . . . . PRP 13
J. Community . . . . . PRP 13
K. Building . . . . . PRP 14
L. Contents. . . . . PRP 16
M. Construction Information . . . . . PRP 16
N. Building Eligibility . . . . . PRP 17
O. Coverage and Premium . . . . . PRP 17
P. Signature . . . . . PRP 17

TABLE OF CONTENTS (continued)

SECTION PAGE

PREFERRED RISK POLICY (continued)

XV. COMPLETING PART 2 OF THE PREFERRED RISK POLICY APPLICATION FORM . . . . . PRP 17
- A. Section I – All Building Types . . . . . PRP 17
- B. Section II – Elevated Buildings (Including Manufactured [Mobile] Homes/ Travel Trailers) . . . . . PRP 18
- C. Section III – Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.) . . . . . PRP 19

XVI. MAILING INSTRUCTIONS . . . . . PRP 20

XVII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . . . PRP 20

MORTGAGE PORTFOLIO PROTECTION PROGRAM . . . . . MPPP 1

I. BACKGROUND . . . . . MPPP 1

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP . . . . . MPPP 1
- A. General . . . . . MPPP 1
- B. WYO Arrangement Article III – Fees . . . . . MPPP 2
- C. Use of WYO Company Fees for Lenders/Servicers or Others . . . . . MPPP 2
- D. Notification . . . . . MPPP 2
- E. Eligibility . . . . . MPPP 2
- F. Source of Offering . . . . . MPPP 2
- G. Dual Interest . . . . . MPPP 2
- H. Term of Policy . . . . . MPPP 3
- I. Coverage Offered . . . . . MPPP 3
- J. Policy Form . . . . . MPPP 3
- K. Waiting Period . . . . . MPPP 3
- L. Premium Payment . . . . . MPPP 3
- M. Underwriting – Application . . . . . MPPP 3
- N. Rates . . . . . MPPP 3
- O. Policy Declarations Page Notification Requirements . . . . . MPPP 3
- P. Policy Reformation – Policy Correction . . . . . MPPP 4
- Q. Coverage Basis – Actual Cash Value or Replacement Cost . . . . . MPPP 4
- R. Deductible . . . . . MPPP 4
- S. Reserve Fund Assessment . . . . . MPPP 4
- T. Federal Policy Fee . . . . . MPPP 4
- U. Renewability . . . . . MPPP 4
- V. Cancellations . . . . . MPPP 4
- W. Endorsement . . . . . MPPP 4
- X. Assignment to a Third Party . . . . . MPPP 5
- Y. Article XIII – Restriction on Other Flood Insurance . . . . . MPPP 5
- Z. Participating WYO Companies . . . . . MPPP 5

GENERAL CHANGE ENDORSEMENT . . . . . END 1

I. USE OF THE FORM . . . . . END 1

II. ENDORSEMENT RULES . . . . . END 1
- A. Coverage Endorsements . . . . . END 1
- B. Rating Endorsements . . . . . END 1
- C. Misrated Policy . . . . . END 2
- D. Conversion of Standard-Rated Policy to PRP Due to Misrating . . . . . END 2
- E. Changing Deductibles . . . . . END 3
- F. Property Address Corrections . . . . . END 3
- G. ASSIGNMENT OF POLICY . . . . . END 3

TABLE OF CONTENTS (continued)

SECTION PAGE

GENERAL CHANGE ENDORSEMENT (continued)

I!I. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) . . END 4
A. During the Last 90 Days of Policy Year . . . . END 4
B. During the Last 75 Days of Policy Year . . . . END 4
C. Refunds Generated from Endorsement Processing . . . . END 4

IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM . . . . END 4
A. General Change Endorsement Instructions . . . . END 4
B. Refund Processing Procedures . . . . END 5

IV. ENDORSEMENT RATING EXAMPLES . . . . END 7

POLICY RENEWALS . . . . REN 1

I. GENERAL INFORMATION. . . . . REN 1

II. RENEWAL NOTICE . . . . REN 1
A. Renewing for the Same Coverage – Option A . . . . REN 1
B. Inflation Factor – Option B . . . . REN 1
C. Nonrenewal and Cancellation . . . . REN 1

III. FINAL NOTICE . . . . REN 2

IV. RENEWAL BY MEANS OF APPLICATION OR RECERTIFICATION QUESTIONNAIRE . . . . REN 2

V. PROCEDURES FOR PROCESSING RENEWALS OF CERTAIN PRE-FIRM SUBSIDIZED POLICIES THAT ARE NEW, LAPSED, OR ASSIGNED FOLLOWING ENACTMENT OF THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012 . . . . REN 2

VI. PREMIUM PAYMENT DUE . . . . REN 3

VII. RENEWAL EFFECTIVE DATE DETERMINATION . . . . REN 4

VIII. ENDORSEMENTS DURING RENEWAL CYCLE . . . . REN 4

IX. SEVERE REPETITIVE LOSS PROPERTIES . . . . REN 4

X. TRANSFER OF BUSINESS AT RENEWAL . . . . REN 4

CANCELLATION/NULLIFICATION . . . . CN 1

I. PROCEDURES AND VALID REASONS . . . . CN 1
A. Refund Processing Procedures . . . . CN 1
B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies . . . . CN 1

II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM. . . . . CN 7
A. Current Policy Number . . . . CN 7
B. Policy Term . . . . CN 7
C. Agent Information . . . . CN 7
D. Insured Mailing Address. . . . . CN 7
E. First Mortgagee. . . . . CN 7
F. Other Parties Notified . . . . CN 7
G. Property Location . . . . CN 7
H. Cancellation Reason Code . . . . CN 7
I. Refund . . . . CN 7
J. Signature . . . . CN 7

TABLE OF CONTENTS (continued)

SECTION PAGE

CLAIMS . . . . . CL 1

I. INSURED'S RESPONSIBILITIES . . . . . CL 1
- A. Filing a Claim. . . . . CL 1
- B. Appealing a Claim . . . . . CL 1

II. AGENT'S/PRODUCER'S RESPONSIBILITIES . . . . . CL 3

III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION . . . . . CL 3
- A. Schedule and Notification . . . . . CL 3
- B. Training. . . . . CL 4
- C. Agent/Producer Responsibilities. . . . . CL 4

IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS . . . . . CL 4

POLICY . . . . . POL 1

DWELLING FORM. . . . . POL 3

GENERAL PROPERTY FORM . . . . . POL 25

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY . . . . . POL 45

FLOOD MAPS . . . . . MAP 1

I. OVERVIEW . . . . . MAP 1
- A. Types of Flood Maps . . . . . MAP 1
- B. Map Information . . . . . MAP 1
- C. Communities with Unpublished Maps . . . . . MAP 1
- D. Unmapped Areas in Communities with Maps. . . . . MAP 1

II. MAP ZONES . . . . . MAP 1
- A. Special Flood Hazard Areas . . . . . MAP 1
- B. Moderate, Minimal Hazard Areas . . . . . MAP 2

III. LOCATING A SPECIFIC PROPERTY ON A MAP . . . . . MAP 2

IV. CHANGING OR CORRECTING A FLOOD MAP. . . . . MAP 2
- A. Letter of Map Amendment (LOMA) . . . . . MAP 2
- B. Letter of Map Revision (LOMR) . . . . . MAP 3
- C. Physical Map Revision . . . . . MAP 3

V. ORDERING FLOOD MAPS . . . . . MAP 3
- A. Ordering Instructions . . . . . MAP 3
- B. Prices . . . . . MAP 3
- C. Map Revisions. . . . . MAP 4

PROVISIONAL RATING . . . . . PR 1

I. GENERAL DESCRIPTION . . . . . PR 1

II. ELIGIBILITY REQUIREMENTS. . . . . PR 1

III. REFORMATION. . . . . PR 1
- A. Limitations . . . . . PR 1
- B. Endorsement Procedure. . . . . PR 1

IV. NOTIFICATION REQUIREMENTS . . . . . PR 1

TABLE OF CONTENTS (continued)

SECTION PAGE

PROVISIONAL RATING (continued)

V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE . . . . . PR 2
A. General Directions . . . . . PR 2
B. Guidance for Determining Building Elevated on Fill . . . . . PR 2

VI. PROVISIONAL RATING EXAMPLE . . . . . PR 4

COASTAL BARRIER RESOURCES SYSTEM . . . . . CBRS 1

LIST OF COMMUNITIES . . . . . CBRS 3

COMMUNITY RATING SYSTEM . . . . . CRS 1

I. GENERAL DESCRIPTION . . . . . CRS 1

II. ELIGIBILITY . . . . . CRS 1

III. CLASSIFICATIONS AND DISCOUNTS . . . . . CRS 1

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS . . . . . CRS 1

ELIGIBLE COMMUNITIES . . . . . CRS 3

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES . . . . . SRL 1

I. GENERAL DESCRIPTION . . . . . SRL 1

II. NOTIFICATION REQUIREMENTS . . . . . SRL 1

III. RE-UNDERWRITING REQUIREMENTS . . . . . SRL 1

IV. DISPUTE RESOLUTION . . . . . SRL 1

V. NEW BUSINESS SEVERE REPETITIVE LOSS PROPERTIES . . . . . SRL 2

VI. FLOOD MITIGATION ASSISTANCE AND SEVERE REPETITIVE LOSS GRANT PROGRAMS . . . . . SRL 2

GUIDANCE FOR LEASED FEDERAL PROPERTIES . . . . . LFP 1

I. GENERAL DESCRIPTION . . . . . LFP 1

II. NOTIFICATION REQUIREMENTS . . . . . LFP 1

III. TENTATIVE RATES . . . . . LFP 1

IV. APPEALS . . . . . LFP 1

DEFINITIONS . . . . . DEF 1

INDEX . . . . . IND 1

LIST OF TABLES

SECTION PAGE

REFERENCE

NFIP Servicing Agent Contact Information for NFIP Direct Program Agents . . . . . REF 2
NFIP General Contact Information for All NFIP Stakeholders . . . . . REF 3
National Flood Insurance Program Bureau and Statistical Agent Regional Offices . . . . . REF 4

GENERAL RULES

Matching Standard Flood Insurance Policy Forms with Specific Risks . . . . . GR 2

RATING

Amount of Insurance Available . . . . . RATE 1
Table 1. Emergency Program Rates . . . . . RATE 1
Table 2A. Regular Program – Pre-FIRM Construction Rates . . . . . RATE 2
Table 2B. Regular Program – Pre-FIRM Construction Rates (Expires December 31, 2013) Non-Principal/Non-Primary Residence. . . . . RATE 3
Table 2B. Regular Program – Pre-FIRM Construction Rates (Effective January 1, 2014) Non-Principal/Non-Primary Residence. . . . . RATE 3B
Table 2C. Regular Program – Pre -FIRM Construction Rates Severe Repetitive Loss Properties . . . . . RATE 4
Table 3A–F. Regular Program – Post-FIRM Construction Rates . . . . . RATE 5
Table 4. Regular Program – FIRM Zone AR and AR Dual Zones . . . . . RATE 11
Table 5. Regular Program – Pre-FIRM and Post-FIRM Elevation-Rated Rates . . . . . RATE 12
Table 6. Tentative Rates Table. . . . . RATE 13
Table 7A. Federal Policy Fee and Probation Surcharge Table . . . . . RATE 14
Table 7B. Reserve Fund Assessment. . . . . RATE 14
Table 8A. Standard Deductibles . . . . . RATE 14
Table 8B. Deductible Factors . . . . . RATE 15
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums . . . . . RATE 16
Table 10. V-Zone Risk Rating Relativities Table . . . . . RATE 34

CONDOMINIUMS

Table 1. Condominium Underwriting Guidelines . . . . . CONDO 2
Table 2. Condominium Rating Chart . . . . . CONDO 3
Table 3A–D. RCBAP High-Rise Condominium Rates . . . . . CONDO 10
Table 4A–F. RCBAP Low-Rise Condominium Rates . . . . . CONDO 14
Table 5A–C. RCBAP High-Rise and Low-Rise Condominium Rates . . . . . CONDO 20
Table 6. RCBAP High-Rise and Low-Rise Condominium Rates Increased Cost of Compliance (ICC) Coverage . . . . . CONDO 22
Table 7. RCBAP Deductible Factors – All Zones . . . . . CONDO 23

SPECIAL CERTIFICATIONS

Approved Communities for Residential Basement Floodproofing Rating Credit . . . . . CERT 5

PREFERRED RISK POLICY

Table 1. The PRP at a Glance . . . . . PRP 1
Table 2. Preferred Risk Policy Condominium Rating Chart . . . . . PRP 5
Table 3A-C. PRP Coverage Limits and Premiums for Properties Currently Mapped in B, C, or X Zones . . . . . PRP 6
Table 4A-C. PRP Eligibility Extension Coverage Limits And Premiums for Properties Newly Mapped Into An SFHA On Or After October 1, 2008 . . . . . PRP 9

MORTGAGE PORTFOLIO PROTECTION PROGRAM

Mortgage Portfolio Protection Program Rate and Increased Cost of Compliance (ICC) Table . . . . . MPPP 1

LIST OF TABLES (continued)

SECTION PAGE

POLICY RENEWALS

Summary of Policy Notices . . . . . REN 4

CANCELLATION/NULLIFICATION

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy . . . . . CN 8

COASTAL BARRIER RESOURCES SYSTEM

List of Communities . . . . . CBRS 3

COMMUNITY RATING SYSTEM

Table 1. CRS Premium Discount Eligibility (Regular Program Communities Only) . . . . . CRS 2
Table 2. CRS Premium Discounts . . . . . CRS 2
Table 3. Community Rating System Eligible Communities . . . . . CRS 3

GUIDANCE FOR LEASED FEDERAL PROPERTIES

Table 1. Tentative Rates Table . . . . . LFP 2

LIST OF ILLUSTRATIONS

SECTION PAGE

APPLICATION
Flood Insurance Application, Part 1 . . . . . APP 13
Flood Insurance Application, Part 2 . . . . . APP 14

RATING
Contents Location in Non-Elevated Buildings . . . . . RATE 29
Contents Location in Elevated Buildings . . . . . RATE 31
V-Zone Risk Factor Rating Form and Instructions . . . . . RATE 34

CONDOMINIUM
Sample RCV Notification Letter . . . . . CONDO 9

LOWEST FLOOR GUIDE
Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual . . . . . LFG 7
Lowest Floor Guide for Zones AO and A (without BFE) . . . . . LFG 7
Lowest Floor Guide for Zones V, VE, V1–V30 . . . . . LFG 9

SPECIAL CERTIFICATIONS
Residential Basement Floodproofing Certificate. . . . . CERT 7
Floodproofing Certificate for Non-Residential Structures. . . . . CERT 9
Elevation Certificate and Instructions – 2012 Edition . . . . . CERT 11
Elevation Certificate and Instructions – 2009 Edition . . . . . CERT 27

PREFERRED RISK POLICY
Flood Insurance Preferred Risk Policy Application . . . . . PRP 21

GENERAL CHANGE ENDORSEMENT
Flood Insurance General Change Endorsement . . . . . END 12

POLICY RENEWALS
Renewal Notice . . . . . REN 5
Final Notice . . . . . REN 7
Notification Letter Regarding Your Policy Renewal . . . . . REN 9
Credit Card Payment Form . . . . . REN 10

CANCELLATION/NULLIFICATION
Flood Insurance Cancellation/Nullification Request Form . . . . . CN 9

FLOOD MAPS
Map Service Center Order Form . . . . . MAP 5
Example of Flood Insurance Rate Map (FIRM) . . . . . MAP 7
Sample Flood Hazard Boundary Map (FHBM) . . . . . MAP 8

PROVISIONAL RATING
Provisional Rating Questionnaire . . . . . PR 3
Sample Notice to Accompany Provisionally Rated Policies . . . . . PR 5

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES
Agent SDF Notification Letter . . . . . SRL 3
Lender SDF Notification Letter . . . . . SRL 5
Policyholder SDF Notification Letter . . . . . SRL 7

GUIDANCE FOR LEASED FEDERAL PROPERTIES
Sample Policyholder Notification Letter . . . . . LFP 3
Sample Agent Notification Letter . . . . . LFP 4
Sample Lender Notification Letter . . . . . LFP 5

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was established by the National Flood Insurance Act of 1968. The Act was in response to Congress finding that:

- Flooding disasters required unforeseen disaster relief and placed an increased burden on the nation's resources.
- The installation of flood preventive and protective measures and other public programs designed to reduce losses caused by flood damage had not been sufficient to adequately protect against the growing exposure to flood losses as a matter of national policy. A reasonable method of slowing the risk of flood losses would be through a program of flood insurance that could complement and encourage preventive and protective measures.
- Many factors made it uneconomical for private insurance industry carriers to make flood insurance available to those in need of such protection on reasonable terms and conditions.
- A program of flood insurance with large-scale participation of the Federal Government and the maximum extent practicable by the private industry was feasible and could be initiated.

Congress stated that the purpose in passing the Act was to:

- Authorize a flood insurance program that, over time, could be made available across the country through the cooperative effort of the Federal Government and the private insurance industry.
- Provide flexibility in the program so that such flood insurance would be based on workable methods of pooling risks, minimizing costs, and distributing burdens equitably among the general public and those who would be protected by flood insurance.
- Encourage state and local governments to use wisely the lands under their jurisdiction by considering the hazards of flood when rendering decisions on the future use of such land in order to minimize damage.

From 1968 until 1979, the NFIP was administered by the U.S. Department of Housing and Urban Development. When the Federal Emergency Management Agency (FEMA) was established in 1979, administration of the NFIP was transferred to that agency. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

The NFIP is a program in which communities formally agree, as evidenced by their adoption of codes and ordinances, to regulate the use of their floodprone lands. In return, FEMA makes flood insurance coverage available on buildings and their contents throughout the community. FEMA has traditionally identified these flood hazard areas on maps that are provided to communities for carrying out their responsibilities. The maps are also used by insurance agents/producers to determine rates and by lenders to determine purchase requirements.

II. THE WRITE YOUR OWN PROGRAM

The Write Your Own (WYO) Program, begun in 1983, is a cooperative arrangement between FEMA and the private insurance industry. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service Federal flood insurance in their own names. The companies receive an expense allowance for policies written and claims processed while the Federal Government retains responsibility for underwriting losses. Individual WYO Companies may, to the extent possible, and consistent with Program rules and regulations, match their flood business to their normal business practices for other lines of insurance. Many agents/producers have elected to move or place their flood policies with 1 or more of the WYO Companies they represent.

In brief, the agent/producer has these options:

- Place all business with 1 or more WYO Companies;
- Place business with both the NFIP directly and with 1 or more WYO Companies; *or*
- Place all flood insurance directly with the NFIP (referred to as "NFIP Direct business").

The goals of the Program are to increase the policy base, improve services, and involve the insurance companies.

III. TECHNICAL ASSISTANCE

In order to provide the most efficient service to policyholders, follow these procedures when requesting technical assistance in connection with the sale and servicing of Standard Flood Insurance Policies. It is essential that all parties – WYO Companies, the NFIP Bureau and Statistical Agent (NFIP Bureau), the NFIP Servicing Agent, insurance agents/producers, and adjusters – comply.

A. WYO Companies

Agents/producers and adjusters servicing flood insurance business through a WYO Company should direct questions and requests for technical assistance to the company itself. If the WYO Company needs technical assistance, it will contact its NFIP Bureau business consultant. If the business consultant, with the assistance of technical experts, cannot provide the needed assistance, the NFIP Bureau will direct the inquiry to FEMA for an answer.

B. NFIP Servicing Agent (NFIP Direct)

Agents/producers and adjusters servicing flood insurance business through the NFIP Servicing Agent should contact the NFIP Servicing Agent for answers to technical questions or the resolution of technical problems connected with the NFIP. If the NFIP Servicing Agent cannot provide the needed assistance, it will contact FEMA for an answer.

C. Special Direct Facility

Agents/producers and adjusters servicing flood insurance policies identified as Severe Repetitive Loss (SRL) properties should contact the Special Direct Facility established by the NFIP Servicing Agent for technical assistance. See the Severe Repetitive Loss section of this manual for more information.

IV. CONTACT INFORMATION

A. NFIP Servicing Agent Contact Information for NFIP Direct Program Agents

The contact information below is for use only by agents/producers who write with the NFIP Direct Program – the NFIP Servicing Agent.

Agents/producers who write with the NFIP WYO Program must submit materials and questions to their respective WYO Companies.

CORRESPONDENCE TYPE	MAILING ADDRESS	TELEPHONE & FAX NUMBERS*
• Applications (not Submit-for-Rate)	NFIP Servicing Agent P.O. Box 29138 Shawnee Mission, KS 66201-9138	Phone 1-800-638-6620 Fax 1-800-742-3148
• Endorsements • Cancellations	NFIP Servicing Agent P.O. Box 2992 Shawnee Mission, KS 66201-1392	Phone 1-800-638-6620 Fax 1-800-742-3148
• Submit-for-Rate Applications (see the Rating section) • Underpayment Letters • Underwriting Inquiries and Issues • All Other Inquiries	NFIP Servicing Agent P.O. Box 2965 Shawnee Mission, KS 66201-1365	Phone 1-800-638-6620 Fax 1-800-742-3148
• Severe Repetitive Loss (SRL) Properties	NFIP Special Direct Facility P.O. Box 29524 Shawnee Mission, KS 66201-5524	Phone 1-800-638-6620 Fax 1-800-742-3148
• Renewal Notices (with premium payments) • Expiration Notices (with premium payments)	National Flood Insurance Program P.O. Box 790348 St. Louis, MO 63179-0348	Phone 1-800-638-6620 Fax 1-800-742-3148
• Notices of Loss • Written Claims Inquiries • All Other Claims Correspondence	NFIP Servicing Agent P.O. Box 2966 Shawnee Mission, KS 66201-1366	Phone 1-800-767-4341 Fax 1-800-767-5574
• Overnight Express Deliveries • Certified Mail	NFIP Servicing Agent 7701 College Blvd Ste 200 Overland Park, KS 66210	N/A

*Telecommunication Device for the Deaf (TDD): 1-800-447-9487

B. NFIP General Contact Information for All NFIP Stakeholders

TOPIC	MAIL, EMAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program • Information & Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	http://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system	N/A
Community Status Book (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 3617 Oakton, VA 22124-9617 http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	http://www.fema.gov/library/index.jsp	N/A
NFIP Flood Insurance Manual (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 3617 Oakton, VA 22124-9617 http://www.fema.gov/flood-insurance-manual	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Map Information from FEMA Map Specialists on: • Letters of Map Change • Other Technical Issues	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 femamapspecialist@riskmapcds.com	Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps, Flood Insurance Studies, and Q3 Data (order hardcopy or CD-ROM)	FEMA Map Service Center P.O. Box 3617 Oakton, VA 22124-9617 http://msc.fema.gov	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Zone Determination Companies, List of	http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies	N/A
General Information for • Agents & Consumers	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Supply Order Forms (bulk hardcopy orders): • Claims & Underwriting • Public Awareness Materials	FEMA Distribution Center P.O. Box 485 Frederick, MD 21704	Phone 1-800-480-2520 Fax 1-240-699-0525
Training on Flood Insurance	http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences	N/A
Watermark & *eWatermark* Newsletters	http://www.fema.gov/national-flood-insurance-program/watermark; http://www.nfipiservice.com/watermark/index.html	N/A
Write Your Own (WYO) Companies, List of	http://www.fema.gov/wyo_company	N/A
Write Your Own (WYO) Companies Writing MPPP, List of	http://www.fema.gov/wyo_company_mppp	N/A

*Telecommunication Device for the Deaf (TDD): 1-800-447-9487

C. National Flood Insurance Program Bureau and Statistical Agent Regional Offices

The NFIP Bureau and Statistical Agent operates a network of regional offices within the continental United States.

The regional staff may be able to assist with problems and answer questions of a general nature. However, the regional offices do not handle processing, nor do they have policy files at their locations.

The latest contact information for both NFIP Bureau and FEMA regional offices is available at http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-regional-offices.

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
iService Headquarters 8400 Corporate Dr., Suite 350 Landover, MD 20785 Phone: 301-386-6332	Walter McGuckin Regional Support Team Lead Cell: 301-467-8103 wmcguckin@ostglobal.com	Entire Country
Region I P.O. Box 16321 Hooksett, NH 03106 Phone: 603-625-5125 Fax: 603-625-5125	Thomas Young Regional Manager Cell: 713-252-6779 TYoung@ostglobal.com	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Region II P.O. Box 7342 Penndel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057	Walter McGuckin Regional Support Team Lead Cell: 301-467-8103 wmcguckin@ostglobal.com	New Jersey, New York, Puerto Rico, Virgin Islands
Region III P.O. Box 7342 Penndel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057	Walter McGuckin Regional Support Team Lead Cell: 301-467-8103 wmcguckin@ostglobal.com	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
Region IV P.O. Box 1046 Zephyrhills, FL 33539-1046 Phone: 813-788-2624 Fax: 813-788-2710	Lynne Magel Regional Manager Cell: 813-404-8782 lmagel@ostglobal.com	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
P.O. Box 10 Buford, GA 30515 Phone: 770-614-0865	David Clukie Regional Liaison Cell: 813-767-5355 dclukie@ostglobal.com	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Region V P.O. Box 407 Petersburg, IL 62675 Phone: 217-632-7210 Fax: 217-632-7210	Annette Burris Regional Manager Office: 217-632-7210 aburris@ostglobal.com	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
Region VI P.O. Box 13 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Carlton Watts Regional Manager cwatts@ostglobal.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
929 Red Bluff Ranch Dr. Pipe Creek, TX 78063 Phone: 210-393-7857	Tom Kustelski Regional Liaison Cell: 816-509-1949 tkustelski@ostglobal.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 913-837-5220	Ally Bishop Regional Manager Cell: 202-486-2738 abishop@ostglobal.com	Iowa, Kansas, Missouri, Nebraska
Region VIII 7125 W. Jefferson Ave., Suite 400 Lakewood, CO 80235 Phone: 303-299-7873 Fax: 303-293-8585	Erin May Regional Manager Cell: 303-550-3658 emay@ostglobal.com	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX P.O. Box 492 West Sacramento, CA 95691 Phone: 301-467-7291 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 301-467-7291 alizarraga@ostglobal.com	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
Region X 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager Cell: 830-265-7796 kminich@ostglobal.com	Alaska, Idaho, Oregon, Washington

PAPERWORK BURDEN DISCLOSURE NOTICE

GENERAL – This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY – Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320

DISCLOSURE OF BURDEN – Public reporting burden for the collection of information titled "National Flood Insurance Program Policy Forms," is estimated to average 10 minutes per response, excluding the V-Zone Risk Factor Rating Form. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for these forms, as part of this collection, is listed below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send completed forms to this address.**

PRIVACY ACT – The information requested is necessary to process these forms for flood insurance. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Furnishing the information is voluntary. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, agents, and mortgagees named on policies.

FEMA FORM NUMBER	TITLE	BURDEN HOURS
086-0-1	Application for Flood Insurance (New)	12.00 Minutes
086-0-1	Application for Flood Insurance (Renewal)	7.50 Minutes
086-0-2	Cancellation/Nullification Request	7.50 Minutes
086-0-3	General Change Endorsement (w/ and w/o Premium)	9.00 Minutes
086-0-4	V-Zone Risk Factor Rating	6.50 Hours
086-0-5	Preferred Risk Policy Application	10.00 Minutes

is walled and roofed. These rules provide lenders with an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based on the construction designs and intended use of the building.

Buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the BFE. Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

To determine the eligibility of a residential condominium building under construction, see the Condominiums section of this manual.

9. Severe Repetitive Loss Properties

   These must be processed by the NFIP Special Direct Facility. Refer to the Severe Repetitive Loss section of this manual for information.

B. Single Building

To qualify as a single-building structure and be subject to the single-building limits of coverage, a building must be:

1. Separated from other buildings by intervening clear space; *or*

2. Separated into divisions by solid, vertical, load-bearing walls; each division may be insured as a separate building.

   a. These walls must divide the building from its lowest level to its highest ceiling and have no openings.

   b. If there is access through the division wall by a doorway or other opening, the structure must be insured as 1 building unless it meets all of the following criteria:

      - It is a separately titled building contiguous to the ground; *and*

      - It has a separate legal description; *and*

      - It is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

Additions and Extensions

The NFIP insures additions and extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At the insured's option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the building and cannot be separately insured.

When insuring additions and extensions separately, an application must be submitted with required rating information specific to the addition or extension. The application must clearly describe the addition or extension being insured. If contents coverage is desired within the addition or extension, it must be requested on the application. When insuring a building with multiple attached additions and extensions, the applicant must choose between purchasing one policy or separate policies for the building and each addition and extension.

C. Walls

1. Breakaway Walls

   For an enclosure's wall to qualify as breakaway, it must meet *all* of the following criteria:

   a. Above ground level; *and*
   b. Below the elevated floor of an elevated structure; *and*
   c. Non-structurally supporting (non-load-bearing walls); *and*
   d. Designed to fail under certain wave force conditions; *and*
   e. Designed so that, as a result of failure, it causes no damage to the elevated portions of the elevated building and/or its supporting foundation system.

2. Shear Walls

   Shear walls are used for structural support, but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls used as the method of elevating a building are normally parallel (or nearly parallel) to the expected flow of floodwaters.

3. Solid (Perimeter) Foundation Walls

   Solid (perimeter) foundation walls are used as a means of elevating the building in A Zones and must contain proper openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

   Solid (perimeter) foundation walls are not an acceptable means of elevating buildings in V/VE Zones.

D. Determination of Building Occupancy

The following terms should be used to determine the appropriate occupancy classification:

1. Single-Family Dwelling

   This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area.

   NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

2. 2–4 Family Dwelling

   This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.

3. Other Residential Building

   This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of other residential buildings include dormitories and assisted-living facilities.

4. Non-Residential Building (including hotel/motel)

   This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

E. Non-Principal/Non-Primary Residence Determination

For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.

IV. CONTENTS ELIGIBILITY

A. Eligible Contents

Contents must be located in a fully enclosed building. However, under the Dwelling Form, in a building that is not fully enclosed, contents must be secured to prevent flotation out of the building.

B. Vehicles and Equipment

The NFIP covers self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

1. Used mainly to service the described location; *or*
2. Designed and used to assist handicapped persons

while the vehicles or machines are inside a building at the described location.

C. Silos, Grain Storage Buildings, and Cisterns

Contents located in silos, grain storage buildings, and cisterns are insurable.

D. Commercial Contents Coverage

Commercial contents in a residential property must be insured on the General Property Form.

V. EXAMPLES OF ELIGIBLE RISKS

Examples of eligible risks are provided below.

A. Building Coverage

1. Cooperative Building – Entire Building in Name of Cooperative (General Property Form)

   Cooperative buildings where at least 75% of the area of the building is used for residential purposes are considered as residential occupancies, and can be insured for a maximum building coverage of $250,000 in a Regular Program community under the General Property Form. Since they are *not* in the condominium form of ownership, they cannot be insured under the RCBAP.

2. Timeshare Building – Entire Building in Name of Corporation (General Property Form)

   Timeshare buildings *not* in the condominium form of ownership where at least 75% of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP, and can be insured for a maximum building coverage of $250,000 under the General Property Form.

   Timeshare buildings in the *condominium* form of ownership are eligible for coverage and must be insured under the RCBAP. These buildings are subject to the same eligibility, rating, and

coverage requirements as other condominiums, including the requirement that 75% of the area of the building be used for residential purposes.

B. Contents Coverage

Parts and equipment as open stock – not part of specific vehicle or motorized equipment – are eligible for coverage.

C. Condominiums

Refer to the Condominiums section of this manual.

VI. INELIGIBLE PROPERTY

A. Buildings

Coverage may not be available for buildings that are constructed or altered in such a way as to place them in violation of state or local floodplain management laws, regulations, or ordinances. Contents and personal property contained in these buildings are ineligible for coverage.

For example, section 1316 of the National Flood Insurance Act of 1968 allows states to declare a structure to be in violation of a law, regulation, or ordinance. **Flood insurance is not available for properties that are placed on the 1316 Property List.** Insurance availability is restored once the violation is corrected and the 1316 Declaration has been rescinded.

B. Container-Type Buildings

Gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units, and their contents are ineligible for coverage.

C. Buildings Entirely Over Water

Buildings newly constructed or substantially improved on or after October 1, 1982, and located entirely in, on, or over water or seaward of mean high tide are ineligible for coverage.

D. Buildings Partially Underground

If 50% or more of the building's ACV, including the machinery and equipment, which are part of the building, is below ground level, the building or units and their contents are ineligible for coverage unless the lowest level is at or above the BFE and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques.

E. Basement/Elevated Building Enclosures

Certain specific property in basements and under elevated floors of buildings is excluded from coverage. See the SFIP for specific information.

VII. EXAMPLES OF INELIGIBLE RISKS

Some specific examples of ineligible risks are provided below. See the policy for a definitive listing of property not covered.

A. Building Coverage

1. Boat Repair Dock
2. Boat Storage Over Water
3. Boathouses (exceptions listed on page GR 4)
4. Camper
5. Cooperative Unit within Cooperative Building
6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least 2 rigid walls and a roof)
11. Hot Tub or Spa (unless it is installed as a bathroom fixture)
12. Open Stadium
13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank – Gasoline, water, chemicals, sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)
19. Tennis Bubble
20. Tent
21. Timeshare Unit within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent on-site building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless at least 51% of its ACV is above ground)

B. Contents Coverage

1. Automobiles – Including dealer's stock (assembled or not)
2. Bailee's Customer Goods – Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks
3. Contents Located in a Structure Not Eligible for Building Coverage
4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation
5. Motorcycles – Including dealer's stock (assembled or not)
6. Motorized Equipment – Including dealer's stock (assembled or not)

C. Non-Residential Condominium Unit

The owner of a non-residential condominium unit cannot purchase building coverage. Contents-only coverage may be purchased by the unit owner.

VIII. POLICY EFFECTIVE DATE

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage, with some exceptions as described in subsection C. Effective Date.

NOTE: If a flood that is already in progress began before the effective date of the policy, even if the actual damage occurs after the policy effective date, the loss is not covered.

A. Receipt Date (in the Determination of the Effective Date)

The effective date is determined based in part upon the receipt date as follows:

1. If the Application or endorsement form and the premium payment are received by the insurer within 10 days from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the effective date will be calculated from the application or endorsement date. Use the application date or endorsement date plus 9 days to determine whether the Application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine whether the Application or endorsement and premium payment were mailed within 4 days.
2. If the Application or endorsement form and the premium payment are received by the insurer after 10 days from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the effective date will be calculated from the date the insurer receives the Application or endorsement and premium payment.

As used in VIII.A.1. and 2. above, the term "certified mail" extends to not only the U.S. Postal Service, but also certain third-party delivery services. Acceptable third-party delivery services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the delivery service provides documentation of the actual mailing date and delivery date to the insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

B. Presentment of Premium Date Requirements for Loan Closing

FEMA requires WYO Companies and the NFIP Servicing Agent to record the presentment of premium date, the closing date, and the premium payor (insured, lender, title company, settlement attorney, etc.).

Presentment of premium is defined as:

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

For a loan closing, premium payment from the escrow account (lender's check), title company, or settlement attorney is considered made at closing, if the premium is received by the writing company within 30 days of the closing date.

NOTE: An agency check may be used if settlement paperwork or a photocopy of the original check from the lender, title company, or settlement attorney is provided as documentation.

If the premium payment is not part of the closing, the closing date is the effective date only if the application date is on or before the closing and the Application and premium payment are received by the writing company within 10 days of the closing date.

C. Effective Date – New Policy

1. Standard 30-Day Waiting Period

   The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. This includes new policies obtained when a lender determines that flood insurance is required for an existing loan on a building that does not have flood insurance. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The rules provided in subsection A. Receipt Date must be used.

2. No Waiting Period (Loan Transaction)

   Flood insurance that is initially purchased in connection with the making, increasing, extending, or renewal of a loan shall be effective at the time of loan closing, provided that the policy is applied for at or before closing. Use the rules below to determine the effective date.

   a. Premium payment from the escrow account (lender's check), title company, or settlement attorney is considered made at closing if the check is received by the writing company within 30 days of the closing date (closing date plus 29 days) and the Application is dated on or before

the closing date. If received after 30 days, the effective date is the receipt date regardless of the flood zone.

b. If premium payment is from other than the escrow account (lender's check), title company, or settlement attorney, and the Application is dated on or before the loan closing date, the effective date is the closing date if the Application and premium are received within 10 days of the closing date (closing date plus 9 days). If received after 10 days, the effective date is the receipt date regardless of the flood zone.

(*Example*: presentment of premium and application date – April 3; refinancing – April 3 at 3:00 p.m.; policy effective date – April 3 at 3:00 p.m.)

The insurer may rely on an agent's/producer's representation on the Application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

3. 1-Day Waiting Period (Map Revision)

Flood insurance initially purchased during the 13-month period beginning on the effective date of a map revision shall be effective 12:01 a.m., local time, the day after the date of application and the presentment of premium. The rules provided in subsection A. Receipt Date must be used.

The 1-day waiting period rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. (*Example*: FIRM revised – January 1, 2009; policy applied for and presentment of premium – August 3, 2009; policy effective date – August 4, 2009.) The 1-day waiting period rule applies for all buildings, including those owned by condominium associations.

The insurer may rely on an agent's/producer's representation on the Application that the map revision effective date exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

The 1-day waiting period applies only to the initial purchase of flood insurance, which includes coverage already in effect on the map revision date. The 1-day waiting period rule does not apply to renewals or transfers of business effective after the initial purchase of flood insurance.

4. No Waiting Period (in Connection with the Purchase of an RCBAP)

When a condominium association is purchasing an RCBAP, the 30-day waiting period does not apply if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. The coverage is effective upon completion of an Application and presentment of premium. The rules provided in subsection A. Receipt Date must be used unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

The insurer may rely on an agent's/producer's representation on the Application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

5. Submit-for-Rate Submission

With 2 exceptions, the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium.

The 2 exceptions are as follows:

a. There is no waiting period if the initial purchase of flood insurance on an Application requiring the Submit-for-Rate procedure is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The rules provided in subsection A. Receipt Date must be used unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney. The insurer may rely on an agent's/producer's representation on the Application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

b. During the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the

increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The rules provided in subsection A. Receipt Date must be used.

The insurer may rely on an agent's/producer's representation on the Application that the map revision effective date exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

6. Contents Only

Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage.

7. Community's Initial Entry or Conversion from Emergency to Regular Program

Process according to rules C.1 through C.7 above and D.1–D.3 and F.1–F.2 below.

D. Effective Date – Endorsement

1. Standard 30-Day Waiting Period

The effective date for new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change. The rules provided in subsection A. Receipt Date must be used.

2. No Waiting Period (Loan Transaction)

The 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for at or before closing. The rules provided in subsection A. Receipt Date must be used.

The insurer may rely on an agent's/producer's representation on the endorsement that the loan exception applies unless there is a loss during the first 30 days after the endorsement effective date. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.

3. 1-Day Waiting Period (Map Revision)

The first increase in coverage requested during the 13-month period beginning on the effective date of a map revision shall be effective 12:01 a.m., local time, the day after the endorsement date and presentment of the additional premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The rules provided in subsection A. Receipt Date must be used.

E. Effective Date – Renewal

1. Inflation Increase Option

The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation.

If a revised renewal offer results from an endorsement that increases coverage more than the previously offered inflation increase option and becomes effective at least 30 days before renewal, the revised limits will apply at policy renewal. The revised renewal offer must be generated at least 30 days before the policy renewal in order for these revised limits to take effect at renewal.

In either situation, the increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal provided the premium for the increased coverage is received before the expiration of the grace period.

2. Higher PRP Limits

The 30-day waiting period does not apply to a renewal offer to the insured for the next-higher limits available under the PRP.

3. Deductible Reduction

The deductible amount may be reduced at the time of renewal. In order for the deductible reduction to take effect on the renewal date, the request and full premium must be received at least 30 days prior to the renewal effective date, except when the deductible reduction is part of the renewal offer and the renewal offer reflecting the deductible reduction was made at least 30 days prior to the renewal date.

F. Effective Date – Change/Correction

1. Post-Wildfire Conditions

   The 30-day waiting period does not apply if a property has been affected by flooding from Federal land that was caused by post-wildfire conditions. If the specific property suffers a loss and a claim is submitted, the insurer should evaluate whether the conditions warrant the exception of the 30-day waiting period. The following requirements must be met: the community where the property is located has been determined to be at an elevated risk of flood and a wildfire containment date has been issued; the adjuster determines that the flood causing the loss was affected by flooding from Federal land and caused by intense post-wildfire conditions; and the policy was purchased no later than 60 days after the fire containment date.

2. Rewrite of a Standard-Rated Policy to a PRP

   The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from a standard-rated policy to a PRP, provided that the selected PRP coverage limit amount is no higher than the next-highest PRP amount above that which was carried on the standard-rated policy using the highest of building and contents coverage. If the standard-rated policy has only contents coverage and is rewritten as a contents-only PRP, the 30-day waiting period does not apply.

   When converting a standard-rated policy to a PRP, the 30-day waiting period will not apply if the standard-rated policy has only building coverage and is rewritten as a PRP that includes contents coverage.

   In addition, if the structure is no longer eligible under the PRP or the insured decides to rewrite the existing PRP at renewal time to a standard-rated policy, the 30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP coverage amount or the next-higher PRP amount above that.

IX. COVERAGE

A. Limits of Coverage

Coverage may be purchased subject to the limits available under the Program phase in which the community is participating. Duplicate policies are not allowed. Refer to the Rating section of this manual for additional information regarding coverage limits.

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage. See the Rating section of this manual for deductible options and factors.

C. Coverage D – Increased Cost of Compliance (ICC) Coverage

The ICC limit of liability is $30,000. The SFIP pays for complying with a state or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all SFIPs, except that coverage is not available for:

1. Policies issued or renewed in the Emergency Program.
2. Condominium units, including townhouse/rowhouse condominium units. (The condominium association is responsible for complying with mitigation requirements.)
3. Group Flood Insurance Policies.
4. Appurtenant structures, unless covered by a separate policy.

ICC coverage contains exclusions in addition to those highlighted here. See the policy for a list of exclusions.

To be eligible for claim payment under ICC, a structure must:

- Be a repetitive loss structure as defined, for which the NFIP paid a previous qualifying claim, in addition to the current claim. The state or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; *or*
- Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

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

D. Reduction of Coverage Limits or Reformation

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

With 2 exceptions, where insufficient premium or incomplete rating information is discovered after a loss, the complete provisions for reduction of coverage limits or reformation are described in:

- Dwelling Form, section VII, paragraph G.
- General Property Form, section VII, paragraph G.
- Residential Condominium Building Association Policy (RCBAP), section VIII, paragraph G.

The property must be insured using the correct SFIP form in order for these 2 exceptions to apply.

The 2 exceptions are following and apply only when after a loss it is discovered that the premium is insufficient to provide the coverage requested, or there is critical rating information missing that is necessary to properly rate the policy:

1. Any additional premium due will be calculated prospectively from the date of discovery; *and*
2. The automatic reduction in policy limits is effective the date of discovery.

This will provide policyholders with the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will then have 30 days to pay the additional premium that is due for the remainder of the policy term, to restore the originally requested limits without a waiting period. If additional information is needed, policyholders will have 60 days to obtain the additional information, and then 30 days to pay the additional premium due for the remainder of the term, to restore the originally requested limits without a waiting period.

In addition, payment of the claim will not be delayed because of additional information needed to calculate the correct payment.

If a claim occurs after the notice requesting additional information or additional premium due is sent to the policyholder, that claim cannot be processed with the originally requested amount of coverage limits until the information, if required, and the premium are received by the company within the required time.

However, all claim payments will be based on the coverage limitations provided in accordance with the correct flood zone for the building location and not on the zone shown on the flood policy if it is in error.

For example, if a policy for a Post-FIRM, elevated building is written incorrectly in a non-SFHA (e.g., Zone X), and at the time of the loss the property is determined to be located in an SFHA (e.g., Zone AE), then the claim is paid in accordance with the coverage limitations applicable to the SFHA.

NOTE: When coverage is issued using an incorrect SFIP form, the policy is void and the coverage must be written under the correct form. The provisions of the correct SFIP form apply. The coverage limits must be reformed according to the provisions of the correct SFIP form and cannot exceed the coverage limits originally issued under the incorrect policy.

E. Loss Assessments

The Dwelling Form provides limited coverage for loss assessments against condominium unit owners for flood damage to common areas of any building owned by the condominium association. The RCBAP and General Property Forms do not provide assessment coverage. The Dwelling Form provides assessment coverage only under the circumstances, and to the extents, described below.

1. No RCBAP

    a. If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.

    b. If there is damage to building elements of the unit as well, the building coverage limit under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.

2. RCBAP Insured to at Least 80% of the Building Replacement Cost

    a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to at least 80% of the building replacement cost at the time of loss, the loss assessment coverage under the Dwelling Form will pay that part of a loss that exceeds 80% of the association's building replacement cost.

    b. The loss assessment coverage under the Dwelling Form will not cover the association's

policy deductible purchased by the condominium association.

c. If there is damage to building elements of the unit as well, the Dwelling Form pays to repair unit building elements after the RCBAP limits that apply to the unit have been exhausted. The coverage combination cannot exceed the maximum coverage limits available for a single-family dwelling.

3. RCBAP Insured to Less Than 80% of the Building Replacement Cost

a. If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80% of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its co-insurance penalty.

b. The covered damages to the condominium association building must be greater than 80% of the building replacement cost at the time of loss before the loss assessment coverage becomes available under the Dwelling Form. Covered repairs to the unit, if applicable, would have priority over loss assessments.

For more information on this topic, see "E. Assessment Coverage" in the Condominiums section and Section III. C. 3. of the Dwelling Form, "Condominium Loss Assessments," in the Policy section of this manual.

F. Tenant's Coverage

A tenant may purchase contents coverage and/or building coverage, as described below.

1. Contents Coverage

Under the Dwelling Form and General Property Form, tenants may purchase contents coverage, which includes coverage for improvements and betterments.

The maximum amount payable for improvements and betterments in the building occupied by the insured is 10% of the contents limit of liability shown on the declarations page. Under the Dwelling Form and the General Property Form, such property includes improvements such as fixtures, alterations, installations, and additions that become part of the building. Under both forms, such property must be acquired or made solely at the tenant's expense. Use of this option reduces the policy limits of insurance available for contents. This policy is issued in the tenant's name only.

2. Building Coverage

A tenant may purchase building coverage for improvements and betterments to cover his or her insurable interest if the lease agreement with the building owner:

a. Requires that the tenant purchase insurance coverage for the tenant's improvements and betterments that are made or acquired at the expense of the tenant; *and/or*

b. States that the tenant is responsible for the repair of the building and/or improvements and betterments that become damaged.

The building policy must be issued in the names of the building owner and the tenant. Contents owned by the tenant must be written on a separate policy in the name of the tenant only.

NOTE: Duplicate coverage is not permitted under the NFIP, so only 1 policy can be issued for building coverage.

G. Coverage for Building Items Under the Condominium Unit-Owners' Contents Coverage

Under the Dwelling Form and General Property Form, coverage for additions and alterations to condominium units is provided for condominium unit owners who have purchased personal property coverage. The maximum amount payable for this coverage is 10% of the personal property limit of liability shown on the declarations page. This coverage will apply to additions or alterations made by a unit owner to the interior walls, floor, and ceiling of a condominium unit (not otherwise covered under a flood insurance policy purchased by the condominium association). Use of this coverage reduces the amount of insurance available for personal property.

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are applied when agents/producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the insurer. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application. For more information, see the Tentative Rates subsection in the Rating section of this manual.

B. Submit-for-Rate

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual and must be submitted to the insurer. The insurer must obtain all information necessary to properly rate and issue the policy. Policies for Submit-for-Rate risks are re-rated annually. For additional information, refer to the Submit-for-Rate subsection in the Rating section of this manual.

The policy effective date for a Submit-for-Rate risk is determined based on the date of application and receipt of premium, in the same manner as all other policies. See New Policy (Submit-for-Rate submission) in the Effective Date subsection of this section for the applicable waiting period information.

C. Provisional Rates

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

D. Buildings in More Than 1 Flood Zone/BFE

Buildings, not the land, located in more than 1 flood zone/BFE must be rated using the more hazardous zone/BFE.

This condition applies even though the portion of the building located in the more hazardous flood risk zone/BFE may not be covered under the SFIP, such as a deck attached to a building. (*Example*: The building must be rated using the more hazardous flood risk zone/BFE if any portion of the attached deck foundation extends into the more hazardous flood risk zone/BFE. If the attached deck overhangs the more hazardous flood risk zone/BFE, but its foundation system does not extend into more hazardous flood risk zone/BFE, then the building must be rated using the flood risk zone/BFE where the building foundation is located.)

E. Different BFEs Reported

When the BFE shown on a Flood Zone Determination is different than that shown on the Elevation Certificate, and the zone and the map information (community number, panel number, and suffix) are the same on both documents, the BFE shown on the Elevation Certificate must be used to rate the policy. In all cases, the zone and BFE must be from the FIRM in effect on the application date or renewal effective date unless grandfathering.

F. Flood Zone Discrepancies

When presented with 2 different flood zones, use the more hazardous flood zone for rating unless the building qualifies for grandfathering (see XIV.D. in the Rating section of this manual). The map information (community number, panel number, and suffix) and BFE must come from the same source as the zone used to rate the policy.

NOTE: The NFIP rules allow the continued use of the flood zone and/or BFE that was in effect at the time of application or renewal even when a map revision that changes the zone and/or BFE occurs after the policy effective date.

XI. MISCELLANEOUS

A. Policy Term

The policy term available is 1 year for both NFIP Direct business policies and policies written through WYO Companies.

B. Application Submission

Flood insurance applications and premium payments must be made promptly to the insurer. The date of receipt of premium by the insurer is determined by either the date received at its office or the date of certified mail. In the context of submission of applications, endorsements, and premiums to the insurer, the term “certified mail” includes the U.S. Postal Service and certain third-party delivery services. For details, see subsection A. Receipt Date of this section.

Agents/producers are encouraged to submit flood insurance applications by certified mail. Certified mail ensures the earliest possible effective date if the Application and premium are received by the insurer more than 10 days from the application date. The date of certification becomes the date of receipt by the insurer.

C. Delivery of the Policy

The policy contract must be sent to the insured on new business or when changes are made to the policy form. The policy declarations page must be sent to the insured, agent/producer, and, if applicable, lender.

D. Evidence of Insurance

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase for new policies. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes certificates or evidences of flood insurance, and similar forms, provided for renewal policies if the following information is included:

1. Policy Form/Type (GP, DP, RCBAP*, PRP)
2. Policy Term
3. Policy Number

4. Insured's Name and Mailing Address
5. Property Location
6. Current Flood Risk Zone
7. Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the PRP Eligibility Extension)
8. Grandfathered: Y/N
9. Mortgagee Name and Address
10. Coverage Limits; Deductibles
11. Annual Premium

* For an RCBAP, include the number of units and Replacement Cost Value (RCV) of the building.

E. Assignment

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date.

Policies on buildings in the course of construction and policies insuring contents only may not be assigned.

NOTE: In the case of the acquisition of a new policy or the assignment of a policy in connection with the purchase of a property located in Zone A, AE, A1–A30, AO, AH, V, VE, V1–V30, or D and rated using Pre-FIRM rates, the NFIP Grandfather rule for "continuous coverage" cannot be used.

F. Transfer of Business

The new insurer must collect all required underwriting information needed to verify the correct rating and issuance of the policy. A declarations page usually does not provide all the required underwriting information.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when the Lowest Floor Elevation (LFE) and BFE are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description (e.g., the Application shows a basement or an enclosure and the declarations page does not, or the Application describes a non-elevated building and the declarations page describes an elevated building).

A PRP requires documentation of eligibility including verification of the flood zone.

An RCBAP requires all information needed to issue and rate the policy, including photos and RCV documentation.

When an agent/producer moves his or her book of business from 1 insurer to another, or when an insurer acquires another's book of business, photographs are not required. However, when transferring an individual policy, the photograph requirement applies.

G. Agents'/Producers' Commissions (NFIP Direct Business Only)

The earned commission may be paid only to property or casualty insurance agents/producers duly licensed by a state insurance regulatory authority. It shall not be less than $10 and is computed for both new and renewal policies as follows: Based on the Total Amount Due (less the Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) for the policy term, the commission will be 15% of the first $2,000 of annualized premium and 5% on the excess of $2,000.

Calculated commissions for mid-term endorsements and cancellation transactions will be based upon the same commission percentage that was paid at the policy term's inception.

Commissions for all Scheduled Building Policies are computed as though each policy were separately written.

For calculation of commission on an RCBAP, see the Condominiums section of this manual.

H. Contract Agent Rule

A "Contract Agent" is an employee of a WYO Company, or an agent/producer under written contract with a WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk. The effective date for a policy written through a Contract Agent has a waiting period that begins on the agent's/producer's or employee's receipt of the premium and completion of the Application.

An agent/producer under written contract to a WYO Company is not a Contract Agent if the WYO Company reserves the right to reject the risk.

To establish a Contract Agent relationship acceptable to the NFIP, the WYO Company must include the stipulations above in its written contract with the agent/producer or employee.

I. Rebating of Agents'/Producers' Commissions (NFIP Direct and WYO Companies)

Insurance rebating is a practice whereby insurance agents/producers return a portion of their commission as an incentive to applicants to purchase flood insurance.

Insurers shall not allow any form of rebating or other form of compensation to applicants from commissions on new or renewal NFIP policies written with an effective date of October 1, 2012, or later. This applies in all cases, even those in which the premium payment was received before October 1, 2012.

I. USE OF THE FORM

The National Flood Insurance Program (NFIP) Flood Insurance Application form, or a similar form for Write Your Own (WYO) Companies, must be used for all flood insurance policies, except for Preferred Risk Policies (PRP). See the PRP section in this manual. For a Scheduled Building Policy, an Application must be completed for each building and/or contents for which coverage is requested. See the Scheduled Building Policy subsection in this section.

The flood insurance rate to be applied to a building insured under the NFIP is determined by establishing the following:

- Whether the building is Post-FIRM construction or Pre-FIRM construction.
- The building description with regard to:
  - Building occupancy;
  - Building type;
  - Basement type;
  - Elevated building type.
- The flood risk zone.
- Building elevation data.
- Whether the building is a Non-Principal/ Non-Primary residence.
- Whether the building is a 1–4 Family Severe Repetitive Loss (SRL) property.

II. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM

The following are instructions for completing Part 1 of the Flood Insurance Application form.

A. Application Type

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

Check the appropriate box to indicate if the Application is for a NEW policy, RENEWAL, or TRANSFER (Direct or WYO) of an existing policy. If the Application is for a renewal or transfer, enter the prior 10-digit policy number.

Select NEW:

- If applying for a new policy.

Select RENEWAL:

- If renewing an existing policy by application.

Select TRANSFER (NFIP ONLY):

- If the agent/producer moves his or her book of business from one insurer to another, or when an insurer acquires another's book of business.
- If the agent/producer is transferring an individual policy within the NFIP (Direct or WYO). *For additional guidance, refer to the Transfer of Business subsection in the General Rules section of this manual.*

B. Billing

BILLING

FOR RENEWAL, BILL:

☐ INSURED
☐ FIRST MORTGAGEE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

Check the appropriate box to indicate who should receive the renewal bill.

C. Policy Period

POLICY PERIOD

POLICY PERIOD IS FROM _____ /_____ /_____ TO _____ /_____ /_____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.

WAITING PERIOD: ☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
☐ TRANSFER (NFIP ONLY) – NO WAITING PERIOD

PROPERTY PURCHASED ON OR AFTER 07/06/2012: ☐ YES ☐ NO

IF YES, INDICATE THE PROPERTY PURCHASE DATE: _____ /_____ /_____

Enter the policy effective date and policy expiration date (month/day/year). Check the box for the applicable waiting period. The effective date of the policy is determined by adding the appropriate waiting period, if applicable, to the date of application listed in the "Signature" section. The standard waiting period is 30 days. *For additional guidance on exceptions to the standard waiting period, refer to the Effective Date subsection in the General Rules section of this manual.*

Check YES if the property was purchased on or after 07/06/2012, and indicate the property purchase date. Otherwise, check NO.

Property purchase does not apply to inheritances, gifts, transfers of ownership without purchase, or assignments to an estate or trust.

D. Agent/Producer Information

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

Enter the agent/producer or agency name, mailing address, agency number, tax ID number, phone number, fax number, and email address.

E. Insured Information

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

Enter the name, mailing address, and telephone number of the insured.

F. Property Location

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?
☐ YES ☐ NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____

Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Information" section of the form. Leave the rest of the section blank unless there is more than 1 building at the property location.

If NO is checked, provide the address or location of the property to be insured.

Property location must be given as a street address, legal description, or geographic location. Property location cannot be a post office box or rural route number.

For an address with multiple buildings at the same location, describe the one building to be insured (barn, silo, etc.). Submit a sketch showing the location of the insured building to assist the NFIP in matching the policy number to the specific building insured.

If applying for insurance for an addition or extension separately, describe the addition or extension to be insured.

G. 1st Mortgagee

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

Enter the name, mailing address, and loan number of the first mortgagee.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

H. 2nd Mortgagee/Other

2ND MORTGAGEE/ OTHER

NAME AND MAILING ADDRESS OF ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER
IF OTHER, SPECIFY: _____

LOAN NO.: _____

Identify the second mortgagee, loss payee or other by checking the appropriate box. Enter the name, mailing address, and loan number.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

If more than 1 additional mortgagee or disaster assistance agency exists, provide the requested information on the insurance agency's letterhead and attach the letterhead to the Application form.

I. Disaster Assistance

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
CASE FILE NO.: _____

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency and enter the insured's case file number; otherwise, check NO.

J. Community

- **Rating Map Information**

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
FIRM ZONE: _____
COMMUNITY PROGRAM TYPE IS: ☐ REGULAR ☐ EMERGENCY

Enter the Flood Insurance Rate Map (FIRM) information that will be used for rating. Use the current map information, unless the grandfathering rule applies.

Enter name of the county or parish where the property is located. (Not all communities that have been assigned NFIP community numbers are participating in the NFIP. Policies may not be written in non-participating communities.)

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of the Application.

NOTE: The postal address of the insured building may not reflect the community where the property is located. Therefore, do not rely on the postal

address when determining community status and identification.

In addition, because of possible changes in the FIRM, do not rely on information from a prior policy as accurately reflecting the current FIRM information.

The current community number may also be obtained from a flood zone determination or by checking the NFIP Community Status Book online (http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book) or contacting the insurer or a local community official.

Enter the FIRM zone in the space provided. If the program type is Emergency, leave this area blank.

If the community program type is Regular and the building is Pre-FIRM construction, enter the FIRM zone, if known; otherwise, enter UNKNOWN and follow the Alternative Rating procedure explained in the Rating section of this manual. UNKNOWN cannot be used for manufactured homes or other buildings located in a community having flood zones V or V1–V30 (VE).

Check if the community is in the Regular Program or the Emergency Program.

NOTE: If the community contains a Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA), see the CBRS section in this manual for additional guidance.

- **Grandfathering Information**

GRANDFATHERING INFORMATION
GRANDFATHERED? ☐ YES ☐ NO IF YES, ☐ BUILT IN COMPLIANCE *OR*
☐ CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____

Check YES if the grandfathering rule is being applied, and complete this section; otherwise, check NO.

If YES:

- Check whether the building is eligible for grandfathering under the built-in-compliance or the continuous-coverage provision.
- If grandfathering under continuous coverage, enter the prior policy number in the Application Type section.
- Enter the current community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. Do not use this map information for rating.

NOTE: In the case of the acquisition of a new policy or the assignment of a policy in connection with the purchase of a property located in Zone A, AE, A1–A30, AO, AH,V, VE, V1–V30, or D and rated using Pre-FIRM subsidized rates, the NFIP grandfather rule for "continuous coverage" cannot be used.

K. Building

- **Building Occupancy**

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

Check the type of occupancy for the building (i.e., Single Family, 2–4 Family, Other Residential, or Non-Residential [including hotel/motel]).

- Single Family – This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area.

NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

- 2–4 Family – This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.
- Other Residential – This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of other residential buildings include dormitories and assisted-living facilities.
- Non-Residential (including hotel/motel) – This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

- **Building Purpose**

BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

IS BUILDING A BUSINESS PROPERTY?
☐ YES ☐ NO

  - Indicate if the building's purpose is 100% Residential or 100% Non-Residential. If Mixed Use, specify percentage of residential use.
  - Check YES if the intended use of the building is for business; otherwise check NO.

    For the purpose of completing the Application, a business property is any non-residential building that produces income or a building designed for use as office or retail space, wholesale, hospitality, or similar uses.

    Churches are not considered business property; nor are buildings permitted for residential use such as apartments and rental dwelling units.

- **Basement/Enclosure/Crawlspace**

BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE ☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE ☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE

Check whether the building contains:

  - Basement – Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.
  - Enclosure – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

    NOTE: A **finished** (habitable) area is an enclosed area that has more than 20 linear feet of finished interior walls (paneling, etc.).

    An **unfinished** area is an enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area.

  - Crawlspace – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor.
  - Subgrade Crawlspace – A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

Select NONE if the enclosure or crawlspace is not the lowest floor for rating. In all zones with the exception of zones V, VE, and V1–V30, this means that the enclosure has proper openings, is unfinished, and is used only for building access, parking, or storage.

Select NONE for a Post-FIRM V-Zone building constructed before October 1, 1981, if the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment, is unfinished, and is used only for building access, parking, or storage.

Select NONE if coverage is for an individual unit in a high-rise condominium building that is elevated with an enclosure.

NOTE: If NONE is selected, use the without basement/enclosure/crawlspace/subgrade crawlspace rates.

- **Number of Floors in Building or Building Type**

NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL ☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

Indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building's enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. See the explanation under Basement/Enclosure/Crawlspace for eligibility of exclusion from rating.

  - 1 Floor – excludes unfinished attic;
  - 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
  - 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
  - Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
  - Townhouses/Rowhouses (RCBAP low-rise only) – A row of homes sharing at least 1 common wall;
  - Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size. A serial number must be provided in Part 2 of the Application.

- **Condominium Information**

IS COVERAGE FOR A CONDO UNIT? ☐ YES ☐ NO
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
TOTAL NUMBER OF UNITS: _____
☐ HIGH-RISE ☐ LOW-RISE

  - Condo Unit

    Check YES if coverage is for a condominium unit. Otherwise, check NO.

  - Condominium Form of Ownership

    Check YES if the building is in a condominium form of ownership; otherwise, check NO. (A Homeowners Association [HOA] may or may not be in a condominium form of ownership.) *For additional guidance on eligibility and rating, refer to the Condominiums section of this manual.*

  - Total Number of Units

    For a Residential Condominium Building Association Policy (RCBAP), enter the total number of units (including non-residential) within the building and indicate whether the building is a high-rise or low-rise. The RCBAP covers only a residential condominium building in a Regular Program community.

    – High-Rise Building – A condominium building having 5 or more units and at least 3 floors excluding enclosures.

    – Low-Rise Building – A condominium building having fewer than 5 units regardless of the number of floors, or 5 or more units with fewer than 3 floors including a basement.

- **Federal Land**

IS BUILDING LOCATED ON FEDERAL LAND? ☐ YES ☐ NO

Check YES if the building is located on Federal land; otherwise, check NO. *For additional guidance on federally leased properties, refer to the Leased Federal Properties section of this manual.*

- **Building Walled and Roofed, Building in the Course of Construction, Building Over Water**

IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO
IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO
IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY

  - Building Walled and Roofed

    Check YES if the building has at least 2 outside rigid walls and a fully secured roof; otherwise, check NO.

  - Building in the Course of Construction

    Check YES if the building is in the course of construction (if the building is not yet walled and roofed); otherwise, check NO.

  - Building Over Water

    Check NO if the building is not located over water. Check PARTIALLY if any part of the building is over water. Check ENTIRELY if the building is completely over water. In tidal areas, use the mean high tide in determining whether the building is partially or entirely over water. *For additional guidance on buildings over water, refer to the Building Property Eligibility subsection in the General Rules section of this manual.*

- **Insured's Principal/Primary Residence, Rental Property, Tenant's Coverage**

IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE BELOW.

  - Insured's Principal/Primary Residence

    Check YES if the building is the applicant's principal/primary residence; otherwise, check NO.

    For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.

NOTE: If the building is a non-principal/non-primary residence located in Zone A, AE, A1–A30, AO, AH, V, VE, V1–V30, or D, and Pre-FIRM subsidized rates are used, use Table 2B in the Rating section of this manual.

  - Rental Property

    Check YES if the building is a rental property; otherwise, check NO.

  - Tenant's Coverage

    Check YES if the insured is a tenant; otherwise, check NO. Check YES if the tenant is requesting building coverage; otherwise, check NO. If YES, see the Notice in the Signature section of the form. *For additional guidance, refer to the Tenant's Coverage subsection in the General Rules section of this manual.*

- **Severe Repetitive Loss Property**

IS THE BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

Check YES if the building is an SRL property; otherwise check NO. If YES, application must be sent to the NFIP Special Direct Facility for processing. *For additional guidance, refer to the Severe Repetitive Loss section of this manual.*

- **Additions or Extensions**

DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

Check YES if the building has additions or extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. If YES, complete Application Part 2, Section I, Question 4. Check NO if the building has no additions or extensions. *For additional guidance, refer to the Additions or Extensions subsection in the General Rules section of this manual.*

- **Elevated Building**

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

Check YES if the building is an elevated building; otherwise, check NO. An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

If the building is elevated, indicate whether the area below the lowest elevated floor is free of obstruction or with obstruction. An obstruction is a partially or fully enclosed area, or machinery and equipment, below the lowest elevated floor of the building.

L. Contents

CONTENTS

CONTENTS LOCATED IN*:
☐ BASEMENT/ENCLOSURE
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO
IF NO, DESCRIBE:
_____
_____
*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

Check the box that describes the location of the contents to be insured. Check YES if personal property is household contents; otherwise, check NO and describe.

M. Construction Information

CONSTRUCTION INFORMATION

CONSTRUCTION DATE: _____ /_____ /_____
CHECK ONE OF THE FOLLOWING:
☐ BUILDING PERMIT
☐ CONSTRUCTION
☐ FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ SUBSTANTIAL IMPROVEMENT
☐ FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

Enter the building construction date (month/day/year) and select the applicable box.

- **Building Permit**

Select this box if construction began within 180 days of the building permit date and enter the building permit date.

- **Construction**

Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

- **Manufactured (Mobile) Homes/Travel Trailers Located Outside a Mobile Home Park or Subdivision**

Select this box if the manufactured (mobile) home or travel trailer is located outside a mobile home park or subdivision, and enter the date of permanent placement.

- **Manufactured (Mobile) Homes/Travel Trailers Located in a Mobile Home Park or Subdivision**

Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.

- **Substantial Improvement**

Select this box if the building has been substantially improved or damaged. If the building has been substantially improved, enter the date that substantial improvement started or the building permit date. If the building has been substantially damaged, enter the date that substantial damage occurred.

Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

Substantial damage is damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

Do not select this box for substantial improvement to a Pre-FIRM building where the improvement is an addition next to and in contact with the existing building and the lowest floor elevation of the addition is at or above the BFE. Select the Building Permit box or the Construction box as applicable and enter the appropriate date.

N. Elevation Data

- **Post-FIRM Construction**

ELEVATION DATA

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

Check YES if the building was constructed or substantially improved after December 31, 1974, or

on or after the effective date of the initial FIRM for the community, whichever is later; otherwise, check NO.

- **Elevation Information**

BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____
ELEVATION CERTIFICATION DATE: ____ /____ /_____
LOWEST FLOOR ELEVATION: _____ (-) BASE FLOOD ELEVATION: _____ (=) DIFFERENCE TO NEAREST FOOT: _____ (+ OR -)
IN ZONES V AND V1–V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? ☐ YES ☐ NO
IS BUILDING FLOODPROOFED? ☐ YES ☐ NO (SEE THE *NFIP FLOOD INSURANCE MANUAL* FOR CERTIFICATION FORM.)

Enter the elevation information from the Elevation Certificate (EC) for Post-FIRM construction in zones A, A1–A30, AE, AO, AH, V, V1–V30, or VE and for Pre-FIRM construction that is elevation rated. Submit the EC and photographs. Photographs must be taken and dated within 90 days of submission.

Pre-FIRM properties in Zones A, AE, A1–A30, AO, AH, V, VE, V1–V30, and D that are newly purchased or newly insured on or after July 6, 2012, or policies that have lapsed in coverage and are being reinstated on or after October 4, 2012, must be full-risk rated with an EC.

NOTE: Post-FIRM buildings constructed in a non-SFHA and remapped to an SFHA are eligible for grandfathering. The insured has the option of obtaining an EC or continuing with the non-SFHA rates without an EC.

When the building is in the course of construction, the elevation information provided by the surveyor on the EC must be based on the proposed architectural plans.

In communities that participate in the NFIP's Community Rating System (CRS), building elevation information may be available from the community office in charge of building permits or floodplain management.

- Building Diagram Number

  Enter the building diagram number from the EC.

  Applications for buildings rated using the Floodproofing Certificate do not require a diagram number.

- Lowest Adjacent Grade

  Enter the Lowest Adjacent Grade from the EC.

  The Lowest Adjacent Grade is not required for buildings located in AO Zones and buildings in Unnumbered A Zones and Unnumbered V Zones without a BFE.

  Applications for buildings rated using the Floodproofing Certificate do not require a Lowest Adjacent Grade.

- Elevation Certification Date

  Enter the date the EC was signed.

- Lowest Floor Elevation

  Enter the Lowest Floor Elevation from the EC. *To determine the lowest floor for rating, refer to the Lowest Floor Guide section of this manual.*

  When entering elevation data, drop hundredths of a foot and show only tenths of a foot. For example, if the Lowest Floor Elevation is 10.49', enter 10.4'; do not round up to 10.5'.

- Base Flood Elevation

  Enter the Base Flood Elevation (BFE) from the EC.

  In A Zones where BFEs are not available, the BFE may be provided by Federal, state, or local government agencies, such as the United States Geological Survey, United States Army Corps of Engineers, Department of Transportation, or Division of Water Resources. When sources other than these are used, the local community official must agree in writing with the established BFE.

- Elevation Difference

  Enter the Elevation Difference.

  To determine the Elevation Difference, subtract the Base Flood Elevation from the Lowest Floor Elevation. For example, if the Lowest Floor Elevation is 10.5' and the Base Flood Elevation is 9.0', then the Elevation Difference is +1.5' (10.5' – 9.0' = 1.5'), which is rounded to the nearest foot, which is +2'.

- In Zones V1–V30 Only, Does Base Flood Elevation Include Effects of Wave Action?

  Check YES if the Base Flood Elevation includes the effects of wave action; otherwise, select NO. Base Flood Elevations for V Zones on FIRMs dated before January 1, 1981, may require a wave height adjustment. *For additional guidance, refer to the FIRMs with Wave Heights subsection in the Rating section of this manual.*

- Is Building Floodproofed?

  Check YES if the building is floodproofed; otherwise, check NO. To receive credit for floodproofing, the completed Floodproofing Certificate must be submitted.

  NOTE: Buildings in V Zones on the current FIRM are not eligible for the floodproofing credit.

  The residential floodproofing rating credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date of the community's floodproofing eligibility and their rescission date, but not on or after the rescission date. (See the Special Certifications section in this manual for a

list of communities approved for residential basement floodproofing.)

O. Coverage and Rating

- **Estimated Building Replacement Cost**

ESTIMATED BUILDING REPLACEMENT COST
(INCLUDING FOUNDATION): $ _____

Using normal company practice, estimate the Replacement Cost Value (RCV) and enter the value in the space provided. Include the cost of the building foundation when determining the RCV.

- **Deductible and Deductible Buyback**

DEDUCTIBLE: BUILDING $ _____ CONTENTS $ _____
DEDUCTIBLE BUYBACK? ☐ YES ☐ NO

Enter the deductible amount for building and/or contents. Check YES if the applicant is "buying back" a deductible; otherwise, check NO. *For additional information and options on deductibles, refer to the Rating and Condominiums sections of this manual.*

- **Insurance Coverage**

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE
BUILDING	
CONTENTS	

For information on coverage limits available, see the "Amount of Insurance Available" table in the Rating section of this manual, and enter the total amount of insurance requested.

- **Rating**

BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/INCREASE	
		.00			.00	.00	.00
		.00			.00	.00	.00
						ANNUAL SUBTOTAL	$
						ICC PREMIUM	
						SUBTOTAL	
						CRS PREMIUM DISCOUNT ____ %	
						SUBTOTAL	
						RESERVE FUND ____ %	
						SUBTOTAL	
						PROBATION SURCHARGE	
						FEDERAL POLICY FEE	
						TOTAL AMOUNT DUE	$

Enter the Basic and Additional Limits, Rates, Annual premium and Deductible (premium reduction/increase), and calculate the Total Premium.

Next, enter the Annual Subtotal, ICC Premium, and calculate the subtotal. If any, add in the CRS Premium Discount, and calculate the subtotal. *For the CRS discounts, see the Community Rating System Eligible Communities list in the CRS section of this manual.*

Next, enter the Reserve Fund Assessment percentage and calculate the subtotal. *For the annual Reserve Fund Assessment percentage, refer to the Rating section of this manual.*

Finally, enter the Probation Surcharge (if any) and the Federal Policy Fee, and calculate the Total Amount Due. *For additional information and rating examples, refer to the Rating section of this manual.*

- **Rate Category**

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

Check the applicable rate type:

- Manual – Used to rate a policy using the rate tables provided in the *NFIP Flood Insurance Manual*.
- Submit for Rate – Used to rate a building for which no risk rate is published in the *NFIP Flood Insurance Manual*.
- Provisional Rating – Used for placing flood coverage prior to the receipt of an EC. It is expected that an EC will be secured and standard rating completed within 60 days of the Policy Effective Date.

- **Payment Method**

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

- Select the appropriate payment method. If paying by check or money order, make payable to the insurer.
- Select CREDIT CARD if paying by VISA, MasterCard, Discover, or American Express. Otherwise, check OTHER and describe the payment method. Payment must be for the Total Amount Due, payable to the insurer, and accompany the Application.
- For credit card payments, a disclaimer form, signed by the insured, must be submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

P. Signature

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ ____/____/____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____ ____/____/____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

The agent/producer must sign and date Parts 1 and 2 of the Application and is responsible for the completeness and accuracy of the information provided on it. The insured's signature is optional.

NOTE: The waiting period, if applicable, is added to this date to determine the policy effective date entered in the Policy Period section of the Application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

III. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

The agent/producer must complete all relevant items in Part 2 of the Application form for all buildings.

A. Section I – All Building Types

1. Building Use

1. Building Use:
- ☐ Main house/building
- ☐ Detached guest house
- ☐ Detached garage
- ☐ Agricultural building
- ☐ Warehouse
- ☐ Tool/storage shed
- ☐ Poolhouse, clubhouse, recreation building
- ☐ Other: _____

Check the box that indicates the insured building's use. If OTHER, describe the building use.

2. Garage

2. Garage
a) Is there a garage attached to or part of the building?
☐ YES ☐ NO

If the answer to 2a is YES, answer 2b through 2f.

b) Total area of the garage: |_|_|_|_|_| square feet.

c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage? ☐ YES ☐ NO
If yes, number of permanent flood openings within 1 foot above the adjacent grade: _____. Total area of all permanent openings: |_|_|_|_|_| square inches.

d) Is the garage used solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO

e) Does the garage contain machinery and/or equipment? ☐ YES ☐ NO
If yes, check the applicable items:
- ☐ Furnace
- ☐ Heat pump
- ☐ Air conditioner
- ☐ Water heater
- ☐ Fuel tank
- ☐ Cistern
- ☐ Elevator equipment
- ☐ Washer & dryer
- ☐ Food freezer
- ☐ Other machinery and/or equipment servicing the building (describe):

_____

f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO

Check yes if there is a garage attached to or part of the building; otherwise, check NO.

If the answer to 2a is YES, complete 2b through 2f; otherwise, check NO and disregard 2b through 2f.

3. Basement/Subgrade Crawlspace

3. Basement/Subgrade Crawlspace
a) Is the basement/subgrade crawlspace floor below grade on all sides?
☐ YES ☐ NO

b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment? ☐ YES ☐ NO
If yes, check the applicable items:
- ☐ Furnace
- ☐ Heat pump
- ☐ Air conditioner
- ☐ Water heater
- ☐ Fuel tank
- ☐ Cistern
- ☐ Elevator equipment
- ☐ Washer & dryer
- ☐ Food freezer
- ☐ Other machinery and/or equipment servicing the building (describe):

_____

Check YES if the building has a basement/subgrade crawlspace floor below grade on all sides; otherwise, check NO.

If the answer to 3A is YES, check all applicable items in 3b; otherwise, check NO.

4. Additions and Extensions (if Applicable)

4. Additions and Extensions (if Applicable)
Coverage is for:
- ☐ Building *including* addition(s) and extension(s)
- ☐ Building *excluding* addition(s) and extension(s)
  Provide policy number for addition or extension: _____
- ☐ Addition or extension only (include description in the Property Location box in Part 1)
  Provide policy number for building *excluding* addition(s) or extension(s):
  _____

If the building to be insured does not have additions and extensions, leave this section blank. (If there are no additions and extensions, then the Building Section of Part 1 of this Application should indicate a "No" to the question "Does the building have any additions or extensions?")

Check the appropriate box if the building has additions or extensions.

NOTE: Coverage automatically extends to additions and extensions, unless a separate policy is purchased for the addition(s) or extension(s). When insuring a building with additions and extensions under a single policy, the zone and elevation of the lowest floor of any additions and extensions cannot be excluded from the policy rating.

For additional guidance on additions and extensions, refer to the Single Building subsection of the General Rules section of this manual.

Check "Building including addition(s) and extension(s)" if the coverage intended by this Application is for both a main building and any additions or extensions on one policy. If this section is left blank, coverage is presumed to include any additions and extensions discovered at the time of loss.

Check "Building excluding addition(s) and extension(s)" if the coverage intended by this Application is for a main building only, because the addition(s) and extensions(s) will be insured by another policy. Provide the policy (or quote or Application) number for the policy covering the addition or extension. Additions and extensions cannot be excluded from coverage on the building except by insuring them separately.

Check "Addition and extension only (include description in the Property Location box in Part 1)" if the coverage intended by this Application is for an addition or extension only. A separate Elevation Certificate may be required to obtain the necessary information for rating. Ensure the Property Location box in Part 1 of this Application is properly completed with a description of the addition or extension. Provide the policy (or quote or Application) number for the policy covering the main building.

B. Section II – Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers)

This section is required for all elevated buildings, including manufactured (mobile) homes/travel trailers.

1. Elevating Foundation Type

1. Elevating Foundation Type

- ☐ Piers, posts, or piles
- ☐ Reinforced masonry piers or concrete piers or columns
- ☐ Reinforced concrete shear walls
- ☐ Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

Check the elevating foundation type used for the building.

NOTE: "Solid (perimeter) foundation walls" means foundation walls as shown in Building Diagram numbers 7 and 8 on the Elevation Certificate.

2. Machinery and Equipment Below the Elevated Floor

2. Machinery and Equipment Below the Elevated Floor

Does the area below the elevated floor contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace	☐ Heat pump	☐ Air conditioner
☐ Water heater	☐ Fuel tank	☐ Cistern
☐ Elevator equipment	☐ Washer & dryer	☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): _____

Check YES if the area below the elevated floor contains machinery or equipment and check the applicable items; otherwise, check NO.

3. Area Below the Elevated Floor

3. Area Below the Elevated Floor

a) Is the area below the elevated floor enclosed? ☐ YES ☐ NO

If yes, check one of the following: ☐ Fully ☐ Partially

b) Does the area below the elevated floor contain elevators?

☐ YES ☐ NO If yes, how many? _____

If the answer to 3a or 3b is YES, answer 3c through 4b.

If the answer to 3a or 3b is YES, complete 3c through 4b. Otherwise, disregard 3c through 4b.

c) Indicate material used for enclosure:

- ☐ Insect screening
- ☐ Light wood lattice
- ☐ Solid wood frame walls (if breakaway, submit certification documentation)
- ☐ Solid wood frame walls (non-breakaway)
- ☐ Masonry walls (if breakaway, submit certification documentation)
- ☐ Masonry walls (non-breakaway)
- ☐ Other (describe): _____

3c. Indicate the materials used for the enclosure.

For Post-FIRM buildings in V Zones, elevated on solid (perimeter) foundation walls, submit the Application to the insurer for rating.

NOTE: In V Zones, if the area below the elevated floor appears in the submitted photographs to be enclosed using masonry walls, and these walls are represented as being breakaway walls on the Application, provide certification of breakaway walls signed by a local building official, an engineer, or an architect.

d) If enclosed with a material other than insect screening or light wood lattice, provide size of enclosed area: |_|_|_|_|_| square feet.

3d. If enclosed with a material other than insect screening or light wood lattice, provide the square footage of the enclosed area.

e) Is the enclosed area used for any purpose other than solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO

If yes, describe: _____

3e. Check YES if the enclosed area is used for any purpose other than solely for parking of vehicles, building access, or storage, and provide a description; otherwise, check NO.

f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO

3f. Check YES if the enclosed area has more than 20 linear feet of interior finished wall, paneling, etc.; otherwise, check NO.

4. Flood Openings

4. Flood Openings

a) Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area? ☐ YES ☐ NO

If yes, indicate number of permanent flood openings within 1 foot above adjacent grade: _____.

Total area of all permanent flood openings: |_|_|_|_|_| square inches.

4a. Check YES if the area is constructed with a minimum of 2 openings (excluding doors); otherwise, check NO.

The openings must be positioned on at least 2 exterior walls and have a total net area of not

less than 1 square inch for every square foot of enclosed area.

If the enclosure is partially subgrade, a minimum of 2 openings must be provided, with positioning on a single wall adjacent to the lowest grade next to the building.

The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior adjacent grade or floor immediately below the openings. Enter the number of openings and the total area of all openings in square inches.

b) Are flood openings engineered?
☐ YES ☐ NO If yes, submit certification.

4b. Indicate if the flood openings are engineered. If YES, submit certification; otherwise, check NO.

C. Section III – Manufactured (Mobile) Homes/ Travel Trailers (Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Homes/Travel Trailer Data

1. Manufactured (Mobile) Home/Travel Trailer Data
Year of manufacture: ____
Make: ____
Model number: ____
Serial number: ____

Enter the year of manufacture, make, model number, and serial number.

Dimensions: ___ × ___ feet

Enter the dimensions, excluding any permanent addition or extension to the manufactured (mobile) home or travel trailer.

Are there any permanent additions and/or extensions? ☐ YES ☐ NO
If yes, the dimensions are: ___ × ___ feet

Check YES if the mobile home or travel trailer has permanent additions or extensions. If YES, enter dimensions; otherwise, check NO.

2. Anchoring

2. Anchoring
The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)
☐ Over-the-top ties ☐ Ground anchors
☐ Frame ties ☐ Slab anchors
☐ Frame connectors ☐ Other (describe): _____

Check all boxes that describe the anchoring system. If OTHER is checked, describe the anchoring system.

3. Installation

3. Installation
The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)
☐ Manufacturer's specifications
☐ Local floodplain management standards
☐ State and/or local building standards

Check all boxes that describe how the manufactured (mobile) home was installed.

IV. SCHEDULED BUILDING POLICY

The Scheduled Building Policy is available to cover 2 to 10 buildings. The policy requires a specific amount of insurance to be designated for each building. To qualify, all buildings must have the same ownership and the same location. The properties on which the buildings are located must be contiguous.

Complete a separate Application for each building and/ or contents for which coverage is requested.

All Flood Insurance Application forms must be completed in accordance with all *NFIP Flood Insurance Manual* rules and the Scheduled Building Policy qualifications above.

For each scheduled building (building and/or contents coverage), the Federal Policy Fee is $44 per building.

V. MAILING INSTRUCTIONS

Upon completion of all sections of the Application, attach all required certifications and other documents to the Application, along with a check or money order made payable to the insurer for the Total Amount Due.

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

Mail the original copy of the completed Application and all required documentation as described above, with the Total Amount Due, to the insurer. Retain a copy of the Application and supporting documents for the agency file, and provide copies of the Application to the applicant and the mortgagee.

After receipt of the Application and Total Amount Due, the insurer will process the Application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declarations page will be provided to the agent/producer and any designated mortgagee(s).

VI. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an Application is incomplete, and/or the information submitted is incorrect or inconsistent, a policy will not be issued. The Application may be placed in a pending status until the agent/producer provides the complete or correct information.

For NFIP Direct business, if necessary information is not provided, a policy may be issued using Tentative Rates. If sufficient information is not available to tentatively rate the policy, the Application may be rejected and the premium refunded. In the case of an incomplete Application, the NFIP Servicing Agent will send the agent/producer a letter requesting the necessary information. Copies of this letter will be provided to the named insured and designated mortgagee(s). The agent/producer should provide the necessary information to the NFIP Servicing Agent. If the necessary information is not provided, the Application will be rejected and the premium refunded.

If the premium received is not enough to purchase the kind and amount of coverage requested, the policy will be issued for only the kind and amount of coverage that can be purchased for the premium payment received. In the case of an underpayment, when both building coverage and contents coverage have been requested, the coverage reduction will be prorated between building and contents in accordance with NFIP rules. The ratio of building to contents coverage for the full requested coverage will be used to determine the portion of the submitted premium available to purchase building and contents coverage.

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE APPLICATION, PART 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

BILLING

FOR RENEWAL, BILL:
☐ INSURED
☐ FIRST MORTGAGEE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?
☐ YES ☐ NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
CASE FILE NO.: _____

POLICY PERIOD

POLICY PERIOD IS FROM ____/____/____ TO ____/____/____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.
WAITING PERIOD: ☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
☐ TRANSFER (NFIP ONLY) – NO WAITING PERIOD
PROPERTY PURCHASED ON OR AFTER 07/06/2012: ☐ YES ☐ NO
IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/____

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER
IF OTHER, SPECIFY: _____

LOAN NO.: _____

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____ – _____
FIRM ZONE: _____
COMMUNITY PROGRAM TYPE IS: ☐ REGULAR ☐ EMERGENCY

GRANDFATHERING INFORMATION
GRANDFATHERED? ☐ YES ☐ NO IF YES, ☐ BUILT IN COMPLIANCE *OR*
☐ CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ – _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____

BUILDING

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

BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

IS BUILDING A BUSINESS PROPERTY?
☐ YES ☐ NO

BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE ☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE ☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE

NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL ☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

IS COVERAGE FOR A CONDO UNIT? ☐ YES ☐ NO
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
TOTAL NUMBER OF UNITS: _____
☐ HIGH-RISE ☐ LOW-RISE

IS BUILDING LOCATED ON FEDERAL LAND? ☐ YES ☐ NO

IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO
IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO
IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY

IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE BELOW.

IS THE BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

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

CONTENTS

CONTENTS LOCATED IN*:
☐ BASEMENT/ENCLOSURE
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO
IF NO, DESCRIBE:
_____
_____

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

CONSTRUCTION INFORMATION

CONSTRUCTION DATE: ____/____/____
CHECK ONE OF THE FOLLOWING:
☐ BUILDING PERMIT
☐ CONSTRUCTION
☐ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ SUBSTANTIAL IMPROVEMENT
☐ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

ELEVATION DATA

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

BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____
ELEVATION CERTIFICATION DATE: ____/____/____
LOWEST FLOOR ELEVATION: _____ (-) BASE FLOOD ELEVATION: _____ (+ OR -) DIFFERENCE TO NEAREST FOOT: _____
IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? ☐ YES ☐ NO
IS BUILDING FLOODPROOFED? ☐ YES ☐ NO (SEE THE *NFIP FLOOD INSURANCE MANUAL* FOR CERTIFICATION FORM.)

COVERAGE AND RATING

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ _____

DEDUCTIBLE: BUILDING $ _____ CONTENTS $ _____
DEDUCTIBLE BUYBACK? ☐ YES ☐ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/INCREASE	
BUILDING				.00			.00	.00	.00
CONTENTS				.00			.00	.00	.00

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$
ICC PREMIUM	
SUBTOTAL	
CRS PREMIUM DISCOUNT _____ %	
SUBTOTAL	
RESERVE FUND _____ %	
SUBTOTAL	
PROBATION SURCHARGE	
FEDERAL POLICY FEE	
TOTAL AMOUNT DUE	$

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ ____/____/____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____ ____/____/____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

NFIP COPY

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PART 1 AND PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PART 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE APPLICATION, PART 2 (OF 2)

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

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

SECTION I – ALL BUILDING TYPES

1. Building Use:

☐ Main house/building ☐ Detached guest house ☐ Detached garage
☐ Agricultural building ☐ Warehouse ☐ Tool/storage shed
☐ Poolhouse, clubhouse, recreation building
☐ Other: _____

2. Garage

a) Is there a garage attached to or part of the building?
☐ YES ☐ NO

If the answer to 2a is YES, answer 2b through 2f.

b) Total area of the garage: |_|_|_|_|_| square feet.

c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage? ☐ YES ☐ NO

If yes, number of permanent flood openings within 1 foot above the adjacent grade: _____. Total area of all permanent openings: |_|_|_|_|_| square inches.

d) Is the garage used solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO

e) Does the garage contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):
_____

f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO

3. Basement/Subgrade Crawlspace

a) Is the basement/subgrade crawlspace floor below grade on all sides?
☐ YES ☐ NO

b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):
_____

4. Additions and Extensions (if Applicable)

Coverage is for:

☐ Building *including* addition(s) and extension(s)

☐ Building *excluding* addition(s) and extension(s)
Provide policy number for addition or extension: _____

☐ Addition or extension only (include description in the Property Location box in Part 1)
Provide policy number for building *excluding* addition(s) or extension(s):
_____

SECTION II – ELEVATED BUILDINGS

(Including Manufactured [Mobile] Homes/Travel Trailers)

1. Elevating Foundation Type

☐ Piers, posts, or piles
☐ Reinforced masonry piers or concrete piers or columns
☐ Reinforced concrete shear walls
☐ Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

2. Machinery and Equipment Below the Elevated Floor

Does the area below the elevated floor contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):
_____

3. Area Below the Elevated Floor

a) Is the area below the elevated floor enclosed? ☐ YES ☐ NO

If yes, check one of the following: ☐ Fully ☐ Partially

b) Does the area below the elevated floor contain elevators?
☐ YES ☐ NO If yes, how many? _____

If the answer to 3a or 3b is YES, answer 3c through 4b.

c) Indicate material used for enclosure:

☐ Insect screening
☐ Light wood lattice
☐ Solid wood frame walls (if breakaway, submit certification documentation)
☐ Solid wood frame walls (non-breakaway)
☐ Masonry walls (if breakaway, submit certification documentation)
☐ Masonry walls (non-breakaway)
☐ Other (describe): _____

d) If enclosed with a material other than insect screening or light wood lattice, provide size of enclosed area: |_|_|_|_|_| square feet.

e) Is the enclosed area used for any purpose other than solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO

If yes, describe: _____
_____
_____

f) Does the enclosed area have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO

4. Flood Openings

a) Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area? ☐ YES ☐ NO

If yes, indicate number of permanent flood openings within 1 foot above adjacent grade: _____.

Total area of all permanent flood openings: |_|_|_|_|_| square inches.

b) Are flood openings engineered?
☐ YES ☐ NO If yes, submit certification.

SECTION III – MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

(Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Home/Travel Trailer Data

Year of manufacture: |_|_|_|_|

Make: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Model number: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Serial number: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Dimensions: |_|_|_|_| × |_|_|_|_| feet

Are there any permanent additions and/or extensions? ☐ YES ☐ NO

If yes, the dimensions are: |_|_|_|_| × |_|_|_|_| feet

2. Anchoring

The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)

☐ Over-the-top ties ☐ Ground anchors
☐ Frame ties ☐ Slab anchors
☐ Frame connectors ☐ Other (describe): _____
_____

3. Installation

The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)

☐ Manufacturer's specifications
☐ Local floodplain management standards
☐ State and/or local building standards

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

_____ _____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____ _____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

National Flood Insurance Program

FLOOD INSURANCE APPLICATION

FEMA FORM 086-0-1

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 12 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

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

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

I. AMOUNT OF INSURANCE AVAILABLE

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

* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $50,000.
** In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $150,000.

NOTE: For the RCBAP, refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1–5 show annual rates per $100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

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

	BUILDING	CONTENTS
Residential	.91	1.15
Non-Residential	.99	1.93

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1]

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, this table may not be used to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012; or 3) 1–4 Family Severe Repetitive Loss properties. For Non-Principal/Non-Primary Residence use Table 2B.

FIRM ZONES A, AE, A1–A30, AO, AH, D[2]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .77	1.15 /1.38	.91 / .77		.91 /1.61		.99 /1.84	
	With Basement	.97 /1.14	1.15 /1.16	.97 /1.14		.91 /1.34		1.05 /1.80	
	With Enclosure[3]	.97 /1.37	1.15 /1.38	.97 /1.37		.97 /1.68		1.05 /2.26	
	Elevated on Crawlspace	.91 / .77	1.15 /1.38	.91 / .77		.91 /1.61		.99 /1.84	
	Non-Elevated with Subgrade Crawlspace	.91 / .77	1.15 /1.16	.91 / .77		.91 /1.61		.99 /1.84	
	Manufactured (Mobile) Home[4]	.91 / .77	1.15 /1.38					.99 /1.84	
CONTENTS LOCATION	Basement & Above[5]				1.15 /1.16		1.15 /1.16		1.93 /3.07
	Enclosure & Above[6]				1.15 /1.38		1.15 /1.38		1.93 /3.67
	Lowest Floor Only — Above Ground Level				1.15 /1.38		1.15 /1.38		1.93 /1.62
	Lowest Floor Above Ground Level and Higher Floors				1.15 / .96		1.15 / .96		1.93 /1.38
	Above Ground Level — More Than 1 Full Floor				.42 / .19		.42 / .19		.29 / .23
	Manufactured (Mobile) Home[4]								1.93 /1.62

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18 / 1.94	1.47 / 3.32	1.18 / 1.94		1.18 / 3.58		1.31 / 4.43	
	With Basement	1.26 /2.89	1.47 / 2.81	1.26 /2.89		1.26 /5.35		1.38 / 6.57	
	With Enclosure[3]	1.26 /3.41	1.47 / 3.31	1.26 /3.41		1.26 /5.98		1.38 / 7.34	
	Elevated on Crawlspace	1.18 / 1.94	1.47 / 3.32	1.18 / 1.94		1.18 / 3.58		1.31 / 4.43	
	Non-Elevated with Subgrade Crawlspace	1.18 / 1.94	1.47 / 2.81	1.18 / 1.94		1.18 / 3.58		1.31 / 4.43	
	Manufactured (Mobile) Home[4]	1.18 /6.11	1.47 / 3.31					1.31 / 12.49	
CONTENTS LOCATION	Basement & Above[5]				1.47 / 2.81		1.47 / 2.81		2.55 / 7.76
	Enclosure & Above[6]				1.47 / 3.31		1.47 / 3.31		2.55 /8.38
	Lowest Floor Only — Above Ground Level				1.47 / 3.31		1.47 / 3.31		2.55 / 7.03
	Lowest Floor Above Ground Level and Higher Floors				1.47 / 2.91		1.47 / 2.91		2.55 /6.07
	Above Ground Level — More Than 1 Full Floor				.56 / .44		.56 / .44		0.54 /0.68
	Manufactured (Mobile) Home[4]								2.55 /11.67

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure[3]	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home[4]	.99 / .48	1.51 / .47					1.19/ .50	
CONTENTS LOCATION	Basement & Above[5]				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above[6]				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only — Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51/ .47		1.51/ .47		1.22 / .39
	Above Ground Level — More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home[4]								1.06 / .66

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If the building is a non-principal/non-primary residence located in an SFHA or Zone D, use Table 2B.
2 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
3 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
4 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
5 Includes subgrade crawlspace.
6 Includes crawlspace.

TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1] (EXPIRES DECEMBER 31, 2013)

NON-PRINCIPAL/NON-PRIMARY RESIDENCE[2] • ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, this table may not be used to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012; or 3) 1–4 Family Severe Repetitive Loss properties

FIRM ZONES A, AE, A1–A30, AO, AH, D[3]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[4]		OTHER RESIDENTIAL (CONDO UNIT)[4]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91/ .79	1.15/ 1.41	.91/ .79		.91/ .79	
	With Basement	.97/ 1.16	1.15/ 1.18	.97/ 1.16		.97/ 1.16	
	With Enclosure[5]	.97/ 1.40	1.15/ 1.41	.97/ 1.40		.97/ 1.40	
	Elevated on Crawlspace	.91/ .79	1.15/ 1.41	.91/ .79		.91/ .79	
	Non-Elevated with Subgrade Crawlspace	.91/ .79	1.15/ 1.18	.91/ .79		.91/ .79	
	Manufactured (Mobile) Home[6]	.91/ .79	1.15/ 1.41				
CONTENTS LOCATION	Basement & Above[7]				1.15/ 1.18		1.15/ 1.18
	Enclosure & Above[8]				1.15/ 1.41		1.15/ 1.41
	Lowest Floor Only — Above Ground Level				1.15/ 1.41		1.15/ 1.41
	Lowest Floor Above Ground Level and Higher Floors				1.15/ .98		1.15/ .98
	Above Ground Level — More Than 1 Full Floor				.42/ .19		.42/ .19
	Manufactured (Mobile) Home[6]						

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[4]		OTHER RESIDENTIAL (CONDO UNIT)[4]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18/ 2.03	1.47/ 3.47	1.18/ 2.03		1.18/ 2.03	
	With Basement	1.26/ 3.01	1.47/ 2.93	1.26/ 3.01		1.26/ 3.01	
	With Enclosure[5]	1.26/ 3.56	1.47/ 3.45	1.26/ 3.56		1.26/ 3.56	
	Elevated on Crawlspace	1.18/ 2.03	1.47/ 3.47	1.18/ 2.03		1.18/ 2.03	
	Non-Elevated with Subgrade Crawlspace	1.18/ 2.03	1.47/ 2.93	1.18/ 2.03		1.18/ 2.03	
	Manufactured (Mobile) Home[6]	1.18/ 7.28	1.47/ 3.45				
CONTENTS LOCATION	Basement & Above[7]				1.47/ 2.93		1.47/ 2.93
	Enclosure & Above[8]				1.47/ 3.45		1.47/ 3.45
	Lowest Floor Only — Above Ground Level				1.47/ 3.45		1.47/ 3.45
	Lowest Floor Above Ground Level and Higher Floors				1.47/ 3.04		1.47/ 3.04
	Above Ground Level — More Than 1 Full Floor				.56/ .45		.56/ .45
	Manufactured (Mobile) Home[6]						

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38	
	With Enclosure[3]	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	Manufactured (Mobile) Home[4]	.99 / .48	1.51 / .47				
CONTENTS LOCATION	Basement & Above[5]				1.92 / .71		1.92 / .71
	Enclosure & Above[6]				1.92 / .82		1.92 / .82
	Lowest Floor Only — Above Ground Level				1.51 / .75		1.51 / .75
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47
	Above Ground Level — More Than 1 Full Floor				.45 / .16		.45 / .16
	Manufactured (Mobile) Home[4]						

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
2 For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.
3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
4 Individually owned unit in the condominium form of ownership located within a multi-unit building.
5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
7 Includes subgrade crawlspace.
8 Includes crawlspace.

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TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1] (EFFECTIVE JANUARY 1, 2014)

NON-PRINCIPAL/NON-PRIMARY RESIDENCE[2] • ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, this table may not be used to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012; or 3) 1–4 Family Severe Repetitive Loss properties

FIRM ZONES A, AE, A1–A30, AO, AH, D[3]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[4]		OTHER RESIDENTIAL (CONDO UNIT)[4]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.14 / .99	1.44 /1.77	1.14 / .99		1.14 / .99	
	With Basement	1.22 /1.45	1.44 /1.48	1.22 /1.45		1.22 /1.45	
	With Enclosure[5]	1.22 /1.75	1.44 /1.77	1.22 /1.75		1.22 /1.75	
	Elevated on Crawlspace	1.14 / .99	1.44 /1.77	1.14 / .99		1.14 / .99	
	Non-Elevated with Subgrade Crawlspace	1.14 / .99	1.44 /1.48	1.14 / .99		1.14 / .99	
	Manufactured (Mobile) Home[6]	1.14 / .99	1.44 /1.77				
CONTENTS LOCATION	Basement & Above[7]				1.44 /1.48		1.44 /1.48
	Enclosure & Above[8]				1.44 /1.77		1.44 /1.77
	Lowest Floor Only – Above Ground Level				1.44 /1.77		1.44 /1.77
	Lowest Floor Above Ground Level and Higher Floors				1.44 /1.23		1.44 /1.23
	Above Ground Level – More Than 1 Full Floor				.53 / .24		.53 / .24
	Manufactured (Mobile) Home[6]						

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[4]		OTHER RESIDENTIAL (CONDO UNIT)[4]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.48 /2.54	1.84 /4.34	1.48 /2.54		1.48 /2.54	
	With Basement	1.58 /3.77	1.84 /3.67	1.58 /3.77		1.58 /3.77	
	With Enclosure[5]	1.58 /4.45	1.84 /4.32	1.58 /4.45		1.58 /4.45	
	Elevated on Crawlspace	1.48 /2.54	1.84 /4.34	1.48 /2.54		1.48 /2.54	
	Non-Elevated with Subgrade Crawlspace	1.48 /2.54	1.84 /3.67	1.48 /2.54		1.48 /2.54	
	Manufactured (Mobile) Home[6]	1.48 /9.10	1.84 /4.32				
CONTENTS LOCATION	Basement & Above[7]				1.84 /3.67		1.84 /3.67
	Enclosure & Above[8]				1.84 /4.32		1.84 /4.32
	Lowest Floor Only – Above Ground Level				1.84 /4.32		1.84 /4.32
	Lowest Floor Above Ground Level and Higher Floors				1.84 /3.80		1.84 /3.80
	Above Ground Level – More Than 1 Full Floor				.70 / .57		.70 / .57
	Manufactured (Mobile) Home[6]						

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38	
	With Enclosure[3]	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26	
	Manufactured (Mobile) Home[4]	.99 / .48	1.51 / .47				
CONTENTS LOCATION	Basement & Above[5]				1.92 / .71		1.92 / .71
	Enclosure & Above[6]				1.92 / .82		1.92 / .82
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16
	Manufactured (Mobile) Home[4]						

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
2 For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.
3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
4 Individually owned unit in the condominium form of ownership located within a multi-unit building.
5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
7 Includes subgrade crawlspace.
8 Includes crawlspace.

TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1]
SEVERE REPETITIVE LOSS PROPERTIES[2]

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, this table may not be used to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012;
or 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012

FIRM ZONES A, AE, A1–A30, AO, AH, D[3]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .92	1.15 /1.65	.91 / .92	
	With Basement	.97 /1.36	1.15 /1.38	.97 /1.36	
	With Enclosure[4]	.97 /1.63	1.15 /1.65	.97 /1.63	
	Elevated on Crawlspace	.91 / .92	1.15 /1.65	.91 / .92	
	Non-Elevated with Subgrade Crawlspace	.91 / .92	1.15 /1.38	.91 / .92	
	Manufactured (Mobile) Home[5]	.91 / .92	1.15 /1.65		
CONTENTS LOCATION	Basement & Above[6]				1.15 /1.38
	Enclosure & Above[7]				1.15 /1.65
	Lowest Floor Only — Above Ground Level				1.15 /1.65
	Lowest Floor Above Ground Level and Higher Floors				1.15 /1.15
	Above Ground Level — More Than 1 Full Floor				.42 / .23
	Manufactured (Mobile) Home[5]				

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18 / 2.31	1.47 / 3.95	1.18 / 2.31	
	With Basement	1.26 /3.44	1.47 / 3.35	1.26 /3.44	
	With Enclosure[4]	1.26 / 4.06	1.47 / 3.94	1.26 / 4.06	
	Elevated on Crawlspace	1.18 / 2.31	1.47 / 3.95	1.18 / 2.31	
	Non-Elevated with Subgrade Crawlspace	1.18 / 2.31	1.47 / 3.35	1.18 / 2.31	
	Manufactured (Mobile) Home[5]	1.18 / 7.28	1.47 / 3.94		
CONTENTS LOCATION	Basement & Above[6]				1.47 / 3.35
	Enclosure & Above[7]				1.47 / 3.94
	Lowest Floor Only — Above Ground Level				1.47 / 3.94
	Lowest Floor Above Ground Level and Higher Floors				1.47 / 3.47
	Above Ground Level — More Than 1 Full Floor				.56 / .53
	Manufactured (Mobile) Home[5]				

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38	
	With Enclosure[4]	1.11 / .42	1.70 / .62	1.11 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26	
	Manufactured (Mobile) Home[5]	.99 / .48	1.51 / .47		
CONTENTS LOCATION	Basement & Above[6]				1.92 / .71
	Enclosure & Above[7]				1.92 / .82
	Lowest Floor Only — Above Ground Level				1.51 / .75
	Lowest Floor Above Ground Level and Higher Floors				1.51/ .47
	Above Ground Level — More Than 1 Full Floor				.45 / .16
	Manufactured (Mobile) Home[5]				

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
2 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.
3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
4 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
6 Includes subgrade crawlspace.
7 Includes crawlspace.

TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate the following: 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or 2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure[1]	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home[2]	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above[3]				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above[4]				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only — Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22/ .39
	Above Ground Level — More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home[2]								1.06 / .66

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Non-Elevated with Subgrade Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Manufactured (Mobile) Home[2]	2.15 / .70	1.26 / .54					2.21 / .86	
CONTENTS LOCATION	Basement & Above[3]				***		***		***
	Enclosure & Above[4]				***		***		***
	Lowest Floor Only — Above Ground Level				1.22 / .50		1.22 / .50		1.28 / .40
	Lowest Floor Above Ground Level and Higher Floors				1.00 / .32		1.00 / .32		1.28 / .39
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[2]								1.28 / .40

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)[5]

OCCUPANCY	BUILDING		CONTENTS	
	1–4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate[6]	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate[7, 8]	1.35 / .19	1.32 / .24	.98 / .15	1.41 / .19

1 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
3 Includes subgrade crawlspace.
4 Includes crawlspace.
5 Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.
6 “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.
7 “Without Certification of Compliance or Elevation Certificate” rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement.
8 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 7 apply.

***SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES[1]

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate the following: 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or 2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage

FIRM ZONES AE, A1–A30 — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2, 3]	1 FLOOR No Basement/Enclosure/ Crawlspace[4, 5]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[4, 5]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4, 5]		MANUFACTURED (MOBILE) HOME[6]	
	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24/ .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.48 / .10	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	1.78 / .13	1.60 / .25	1.37 / .12	1.20 / .14	1.00 / .10	.87 / .17	2.20 / .32	2.25 / .43
-1	4.40 / .85	4.37 / .93	3.33 / .65	3.14 / .41	2.28 / .41	1.98 / .47	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2, 3]	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[4]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[4]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4]		MANUFACTURED (MOBILE) HOME[6]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.14 / .41
-1	2.76 / .51	2.29 / .63	1.70 / .33	1.53 / .41	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.
4 Includes subgrade crawlspace.
5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

***SUBMIT FOR RATING

TABLE 3C. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate the following: 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or 2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage

UNNUMBERED ZONE A — WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[1, 2]

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1–4 Family	Other Residential & Non-Residential	Residential[3]	Non-Residential[3]	
+5 or more	.46 / .08	.40 / .12	.38 / .12	.38 / .12	No Base Flood Elevation[4]
+2 to +4	1.30 / .11	1.15 / .17	.75 / .12	.60 / .14	
+1	2.68 / .42	2.31 / .25	1.54 / .16	1.21 / .29	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.35 / .12	With Base Flood Elevation[5]
0 to +1	1.64 / .13	1.40 / .19	1.18 / .13	.93 / .14	
-1	4.75 / .70	4.31 / .42	2.73 / .23	2.14 / .48	
-2 or below	***	***	***	***	
No Elevation Certificate[6]	5.85 /1.30	6.17 / .90	3.36 / .80	2.85 / .96	No Elevation Certificate

1 Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2 Pre-FIRM buildings may use this table if the rates are more favorable to the insured.
3 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.
4 Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
5 Elevation difference is the measured distance between the BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.
6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

***SUBMIT FOR RATING

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES[1]

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective before October 1, 1981, and that
1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

FIRM ZONES '75–'81, V1–V30, VE — BUILDING RATES[2]

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[3, 4]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[3, 4]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[3, 4]		MANUFACTURED (MOBILE) HOME[5]	
	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0[6]	3.55 / .64	4.28 / 1.64	2.88 / .64	3.12 / 1.54	2.49 / .64	2.79 / 1.24	5.29 / .53	7.53 / .47
-1[7]	7.51 / 3.82	11.15 / 6.13	6.86 / 3.82	9.62 / 4.67	4.90 / 3.47	5.12 / 4.73	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75–'81, V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[3]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[3]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[3]		MANUFACTURED (MOBILE) HOME[5]	
	Residential	Non-Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non-Residential
0[6]	4.47 / 1.31	3.95 / 4.26	2.90 / 1.22	2.76 / 2.68	1.64 / 1.01	1.64 / 1.05	4.30 / 1.38	4.48 / 5.36
-1[7]	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	1.93 / 1.04	5.88 / 1.64	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75–'81, V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential
0[6]		.56 / .25	.56 / .25	.42 / .25
-1[7]		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
3 Includes subgrade crawlspace.
4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
6 These rates are to be used if the lowest floor of the building is at or above the BFE.
7 Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***SUBMIT FOR RATING

FIRM ZONES '75–'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3E. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective on or after October 1, 1981, and that
1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

1981 POST-FIRM V1–V30, VE ZONE RATES[1]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[2]	ELEVATED BUILDINGS FREE OF OBSTRUCTION[3]				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[4]	Replacement Cost Ratio .50 to .74[4]	Replacement Cost Ratio Under .50[4]
+4 or more	0.54	0.54	0.90	1.19	1.83
+3	0.57	0.57	1.03	1.41	2.11
+2	0.85	0.91	1.42	1.89	2.86
+1	1.19	1.24	2.06	2.71	3.79
0	1.62	1.74	2.70	3.48	4.82
-1	2.32	2.39	3.58	4.62	6.37
-2	3.32	3.50	4.80	6.19	8.39
-3	4.34	4.60	5.58	7.09	9.27
-4 or below	***	***	***	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
3 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
(1) Insect screening, provided that no additional supports are required for the screening; *or*
(2) Wooden or plastic lattice with at least 40% 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% of their area open and made of material no thicker than 1 inch.
(4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.
Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
4 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

***SUBMIT FOR RATING

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

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3F. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER $100 OF COVERAGE

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective on or after October 1, 1981, and that
1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

1981 POST-FIRM V1–V30, VE ZONE RATES[1,2]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[3]	ELEVATED BUILDINGS WITH OBSTRUCTION[4]				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[5]	Replacement Cost Ratio .50 to .74[5]	Replacement Cost Ratio Under .50[5]
+4 or more	.70	.70	1.95	2.59	3.84
+3	.75	.75	2.09	2.75	3.97
+2	1.01	1.01	2.31	3.01	4.29
+1	1.27	1.33	2.68	3.47	4.93
0	1.75	1.84	3.26	4.23	5.93
-1[6]	2.39	2.53	4.15	5.37	7.47
-2[6]	3.41	3.65	5.46	7.05	9.64
-3[6]	4.46	4.73	6.18	7.87	10.38
-4 or below[6]	***	***	***	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
2 Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.
3 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
4 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.
5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.
6 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE.

***SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES
NOT ELEVATION-RATED RATES

ANNUAL RATES PER $100 OF COVERAGE
(Basic/Additional)

PRE-FIRM RATES[1]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home[2]	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only — Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level — More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home[2]								1.06 / .66

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

POST-FIRM RATES

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home[1]	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only — Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level — More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home[1]								1.06 / .66

1 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AR and AR Dual Zones — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	1–4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.48 / .10	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	.99 / .26	.93 / .26	.99 / .26	.93 / .26	1.00 / .10	.87 / .17	.99 / .48	1.19 / .50
-1[3]	SEE FOOTNOTE[3]							

FIRM ZONES AR and AR Dual Zones — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[1]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.06 / .66
-1[3]	SEE FOOTNOTE[3]							

FIRM ZONES AR and AR Dual Zones — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1[4]		.35 / .12	.35 / .12	.22 / .12
-2[4]		.35 / .12	.35 / .12	.22 / .12

1 Includes subgrade crawlspace.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

3 Use Table 4.

4 These rates are applicable only to contents-only policies.

TABLE 6. TENTATIVE RATES[1]

RATES PER $100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1–A30, AO, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential	7.00	4.00	8.00	8.00
Pre or Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[2]	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential	5.00	3.00	5.00	3.00

FIRM ZONES V, V1–V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential	12.00	12.00	12.00	12.00
Pre or Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[2]	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential	8.00	8.00	8.00	8.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply to Post-FIRM elevated buildings and Pre- or Post-FIRM basements).

TABLE 7A. FEDERAL POLICY FEE AND PROBATION SURCHARGE

FEDERAL POLICY FEE[1]	PROBATION SURCHARGE
$44	$50

1 For the PRP, the Federal Policy Fee is $22.

TABLE 7B. RESERVE FUND ASSESSMENT[1]

ASSESSED POLICIES	RESERVE FUND ASSESSMENT
PRP	0%
GFIP	0%
All Other Policies	5%

1 Apply the Reserve Fund Assessment percentage to the Total Premium after the ICC Premium and CRS Premium discount have been calculated.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either $1,000 or $2,000. An optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. See Table 8B for deductible options. Refer to the Condominiums section for the RCBAP optional deductibles.

A. Deductible Buyback

Policyholders who wish to reduce their deductibles from the standard deductibles of $2,000 for Pre-FIRM SFHA risks may opt to purchase separate $1,000 deductibles for building and contents coverages, for an additional premium. The deductible factors provided in Table 8B must be used to calculate the deductible surcharge. For an RCBAP, use the RCBAP Deductible Factors table in the Condominiums section.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form.

Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible, unless the request is in connection with making, increasing, extending, or renewing a loan.

The deductible amount may be reduced at the time of renewal. In order for the deductible reduction to take effect on the renewal date, the request and full premium must be received at least 30 days prior to the renewal effective date, except when the deductible reduction is part of the renewal offer and the renewal offer reflecting the deductible reduction was made at least 30 days prior to the renewal date.

TABLE 8A. STANDARD DEDUCTIBLES

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

TABLE 8B. DEDUCTIBLE FACTORS[1, 2, 3]

Single-Family and 2–4 Family Building and Contents Policies[4]

DEDUCTIBLE OPTIONS: Building/Contents	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.	DEDUCTIBLE OPTIONS: Building/Contents	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.
$1,000/$1,000	1.000	1.100	$4,000/$3,000	.800	.875
$2,000/$1,000	.950	1.030	$4,000/$4,000	.775	.850
$2,000/$2,000	.925	1.000	$5,000/$1,000	.825	.900
$3,000/$1,000	.900	.980	$5,000/$2,000	.800	.875
$3,000/$2,000	.875	.950	$5,000/$3,000	.780	.850
$3,000/$3,000	.850	.925	$5,000/$4,000	.765	.830
$4,000/$1,000	.850	.900	$5,000/$5,000	.750	.810
$4,000/$2,000	.825	.900			

Single-Family and 2–4 Family Building-Only or Contents-Only Policies[4]

BUILDING	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.
$1,000	1.000	1.075
$2,000	.935	1.000
$3,000	.885	.945
$4,000	.835	.890
$5,000	.785	.840

CONTENTS[5]	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.
$1,000	1.000	1.100
$2,000	.900	1.000
$3,000	.825	.915
$4,000	.750	.830
$5,000	.675	.750

Other Residential and Non-Residential Policies[6]

BUILDING/CONTENTS	DISCOUNT FROM		AMOUNT	BUILDING ONLY		CONTENTS ONLY	
	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.		POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.	POST-FIRM $1,000 Ded.	PRE-FIRM $2,000 Ded.
$1,000/$1,000	1.000	1.050	$1,000	1.000	1.050	1.000	1.050
$2,000/$2,000	.960	1.000	$2,000	.960	1.000	.965	1.000
$3,000/$3,000	.930	.970	$3,000	.925	.965	.940	.975
$4,000/$4,000	.910	.950	$4,000	.900	.935	.915	.950
$5,000/$5,000	.890	.930	$5,000	.875	.910	.890	.925
$10,000/$10,000[6]	.815	.855	$10,000	.775	.800	.815	.850
$15,000/$15,000[6]	.765	.800	$15,000	.700	.725	.740	.775
$20,000/$20,000[6]	.715	.750	$20,000	.625	.650	.670	.700
$25,000/$25,000[6]	.665	.700	$25,000	.575	.600	.620	.650
$50,000/$50,000[6]	.565	.600	$50,000	.475	.500	.550	.575

1 Deductible factors for the RCBAP are located in the Condominiums section of this manual.

2 The ICC Premium is not eligible for the deductible discount.

3 Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.

4 These deductible factors apply to condominium unit owners.

5 These deductible factors apply to residential unit contents in an Other Residential building or in a multi-unit condominium building.

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

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Coverage is afforded under the Standard Flood Insurance Policy (SFIP) for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with state or local floodplain management ordinances or laws.

ICC coverage is mandatory for all SFIPs except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units within a multi-unit building, and (4) Group Flood Insurance. For these 4 cases, ICC coverage is not available. In a multi-unit condominium building, ICC coverage is only available through the condominium association's flood policy.

The current ICC coverage limit is $30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any 1 flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of $250,000 for residential structures and $500,000 for non-residential structures.

TABLE 9. STANDARD FLOOD INSURANCE POLICY
INCREASED COST OF COMPLIANCE (ICC) COVERAGE
Premiums for $30,000 ICC Coverage

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-for-Rate Policies

		RESIDENTIAL		NON-RESIDENTIAL	
		Building Amount of Insurance		Building Amount of Insurance	
	ZONE	$1–$230,000	$230,001–$250,000	$1–$480,000	$480,001–$500,000
Post-FIRM and Pre-FIRM with Full-Risk Rating	A, AE, A1–A30, AO, AH	$ 5	$ 4	$ 5	$ 4
	AR, AR DUAL ZONES	$ 5	$ 4	$ 5	$ 4
	POST-'81 V1–V30, VE	$18	$13	$18	$13
	'75–'81 V1–V30, VE	$30	$20	$30	$20
	A99, B, C, X, D	$ 5	$ 4	$ 5	$ 4
Pre-FIRM Subsidized	A, AE, A1–A30, AO, AH	$70	$55	$70	$55
	AR, AR DUAL ZONES	$ 5	$ 4	$ 5	$ 4
	V, VE, V1–V30	$70	$55	$70	$55
	A99, B, C, X, D	$ 5	$ 4	$ 5	$ 4

NOTES:
(1) ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and GFIPs.
(2) The ICC Premium is not eligible for the deductible discount.
(3) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC Premiums.
(4) For RCBAP, MPPP, and PRP, use the ICC Premiums contained in applicable sections of this manual.
(5) For Submit-for-Rate policies, use the ICC Premium Table contained in the *Specific Rating Guidelines*.

V. RATING STEPS

A. Determine the exact location of the building and/or contents to be insured. If the mailing address differs from the property address, use the property address only.

B. Determine if the building is located in an eligible community.

Not all communities participate in the NFIP. There is no coverage available in non-participating communities. If you are uncertain, call the NFIP insurer, consult a local community official, or check the NFIP Community Status Book online (http://www.fema.gov/fema/csb.shtm).

C. Determine the NFIP program phase (Emergency or Regular) and the community in which the property is located.

Some communities may be eligible for premium discounts under the Community Rating System (CRS). See the CRS section for a list of eligible communities, the corresponding discounts, and an example showing how to apply the CRS discount.

D. Determine the location of the contents in the building.

E. Determine the date of construction as described below:

1. Date of Construction — Buildings

For flood insurance purposes, the date of construction for buildings under the NFIP must be determined in order to establish whether the building is Pre-FIRM or Post-FIRM construction.

The start of construction or substantial improvement for insurance purposes means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

For the Coastal Barrier Resources System, the start of construction or substantial improvement, for insurance purposes, must be determined in accordance with the documentation requirements set forth by the Coastal Barrier Resources Act (CBRA). (See the Coastal Barrier Resources System section.)

2. Date of Construction – Manufactured (Mobile) Homes/Travel Trailers

The date of construction for a manufactured (mobile) home is different from that for a standard building and depends upon the location of the manufactured (mobile) home.

For manufactured (mobile) homes located in manufactured (mobile) home parks or subdivisions, the date of construction is the date facilities were constructed for servicing the manufactured (mobile) home site, or the date of the permit, provided that construction began within 180 days of the permit date.

For manufactured (mobile) homes not located in manufactured (mobile) home parks or subdivisions, but located on individually owned lots or tracts of land, the date of construction is the date the manufactured (mobile) home was permanently affixed to the site, or the permit date if affixed to the site within 180 days of the date of permit.

3. Post-FIRM Construction

For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction. All Post-FIRM construction must use full-risk rates. In zones A, AE, A1–A30, AH, AO, VE, and V1–V30, an Elevation Certificate (EC) for Flood Insurance is required to determine the full-risk rate. *See subsection VIII of this section of this manual for guidance regarding the use of an Elevation Certificate for rating.*

An Elevation Certificate is not required to determine premium rates for policies eligible for rating in zones AR and AR Dual, A99, B, C, D, V, and X. Post-FIRM rates for zones B, C, D, V and X are considered full-risk premium rates.

Prior to July 6, 2012, the NFIP referred to full-risk rates as Post-FIRM rates, because Post-FIRM construction was never eligible for Pre-FIRM subsidized premium rates, as described below.

4. Pre-FIRM Construction

For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or before the effective date of the initial FIRM for the community, are considered Pre-FIRM construction.

The Biggert-Waters Flood Insurance Reform Act of 2012 included provisions that affect the rate subsidy for policies for certain Pre-FIRM properties, as described below.

a. For policies that became effective prior to July 6, 2012, and have maintained continuous coverage, subsidized premium rates are available for Pre-FIRM buildings when the zone used for rating is A, AE, A1–A30, AH, AO, V, VE, V1–V30, or D. For policies with original new business dates prior to July 6, 2012 (including transfers and rollovers), these subsidized premium rates may be used if elevation data from an EC is unavailable, or if the subsidized premium rates are more favorable to the insured than full-risk rates determined using elevation data from an EC. In this section of this manual, the subsidized premium rates for non-condominium buildings or condominium units insured under the Dwelling Form are found in Tables 2A, 2B, and 2C. Similar Pre-FIRM non-elevation rates for Pre-FIRM buildings insured prior to July 6, 2012, and rated in zones A, AE, A1–A30, AH, AO, V, VE, V1–V30, and D are found in the Condominiums section of this manual in Tables 3A, 4A and 4B.

b. If the property covered by a policy using subsidized premium rates is sold on or after July 6, 2012, the policy must be full-risk rated beginning with policies effective on or after October 1, 2013. If an uninsured property is insured with an original new business effective date on or after July 6, 2012, the policy must be full-risk rated beginning with policies effective on or after October 1, 2013. If a policy using subsidized premium rates lapses on or after October 4, 2012, for any other reason than a community suspension, then coverage may not be reinstated using subsidized premium rates. The reinstatement must use full-risk premium rates determined with an EC on the first policy effective date on or after October 1, 2013. In order to determine the full-risk rate, an EC will be required for rated zones A, AE, A1–A30, AH, AO, VE and V1–V30. The full-risk rates for zone D are found in Table 3A. Full-risk rates for zone V are located in the Specific Rating Guidelines. See subsection VIII of this section of this manual for guidance regarding the use of an EC for rating.

c. All historic buildings are considered Pre-FIRM as long as the building meets the definition of a historic building. (See the Definitions section.) Historic buildings are subject to the provisions of the Biggert-Waters Flood Insurance Reform Act of 2012. Effective October 1, 2013, historic buildings are subject to full-risk rates if newly purchased, or newly insured effective on or after July 6, 2012. If coverage for a historic building lapses, and is reinstated with an effective date on or after October 4, 2012, the policy must be full-risk rated on the first policy effective date on or after October 1, 2013. Historic buildings with original new business effective dates prior to July 6, 2012, with no lapse in coverage, may continue to use the appropriate subsidized premium rates.

d. Pre-FIRM buildings that are eligible for the subsidized premium rates and that are substantially improved may continue being rated using subsidized premium rates if certain conditions are satisfied. ALL of the following conditions must be met:

i. The building must be Pre-FIRM.

ii. The substantial improvement must be an ADDITION to the building. (This condition excludes substantial improvements made as interior remodeling or repair projects.)

iii. The ADDITION and extension must be next to and in contact with the existing building. (This condition does not apply to substantial improvements consisting of the construction of additional floors.)

iv. An Elevation Certificate must be submitted with the Application, Endorsement, or Renewal. The Elevation Certificate must verify that the lowest floor elevation of the ADDITION is at or above the applicable BFE in effect at the time the addition is started.

NOTE: Elevation Certificates certified on or after August 1, 2013, must be submitted on the 2012 Elevation Certificate form (OMB expiration date 2015). The Elevation Certificate must meet all photograph requirements described in the Special Certifications section of this manual. *An Elevation Certificate submitted without the required photographs is not considered valid for rating.*

If all of the above conditions are satisfied, the entire building is eligible to continue using the Pre-FIRM subsidized premium rates. (Except for some V-Zone risks and some manufactured [mobile] home risks, Post-FIRM rates provide less costly coverage and, therefore, the coverage may be rated using the lower Post-FIRM rates.)

If the above conditions are not satisfied, the entire building must be rated using full-risk premium rates determined with an EC (except in zones AR and AR Dual, A99, B, C, X, D or V, where an EC is not required).

VI. PREMIUM CALCULATION

A. Emergency Program

1. Determine Occupancy Type: Residential or Non-Residential.
2. Calculate premium using appropriate rates.
3. Apply appropriate deductible factor if an Optional Deductible is selected.
4. Apply Reserve Fund Assessment.
5. Add Federal Policy Fee.

B. Regular Program

1. Determine whether the property to be insured is Pre-FIRM or Post-FIRM.
2. Determine Zone.
3. Determine Occupancy: Single Family, 2–4 Family, Other Residential, Non-Residential, or Manufactured (Mobile) Home.
4. Determine Building Type (including basement or enclosure, if any): 1 floor, 2 floors, 3 or more floors, split level, or manufactured (mobile) home on foundation.
5. Determine whether building has a basement (or enclosed area below an elevated building): none, finished, or unfinished.
6. Determine Elevation Difference.
7. Calculate premium using the appropriate rates.
8. Apply appropriate deductible factor if an Optional Deductible is selected.
9. The ICC Premium is not subject to deductible factors. First calculate the deductible amount, then add in the ICC Premium.
10. Apply CRS discount, if applicable.
11. Apply Reserve Fund Assessment.
12. Add $50 Probation Surcharge if building is located in a community on probation.
13. Add Federal Policy Fee.

VII. KEY POINTS FOR RATING

A. Basic Limits and Additional Limits

For rating purposes in the Regular Program, separate rates have been established for the Basic Limits and the Additional Limits.

B. Whole Dollars

NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit the gross premium.

C. Increased Cost of Compliance (ICC) Premium

Total Premium will include ICC Premium. The ICC Premium is not subject to deductible factors, but the CRS discount will apply.

D. Reserve Fund Assessment

The Reserve Fund Assessment is calculated as a percentage of the Total Premium, excluding the Probation Surcharge and Federal Policy Fee. The percentage may vary year to year, and may be 0% for certain policies in any given year. The Reserve Fund Assessment is not subject to agent commission.

E. Federal Policy Fee

A Federal Policy Fee shall be charged for all new and renewal policies, including the PRP. This fee is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification section. This fee is not subject to earned commissions and, as such, is not considered part of the Total Premium. The Federal Policy Fee must, however, be added to the Total Premium in order to figure the Total Amount Due.

Under the RCBAP, the Federal Policy Fee is based on the number of units. (See the Condominiums section.)

F. Buildings in More Than 1 Flood Zone/BFE

Buildings, not the land, located in more than 1 zone/BFE must be rated using the more hazardous zone/BFE.

This condition applies even though the portion of the building located in the more hazardous flood risk zone/BFE may not be covered under the SFIP, such as a deck attached to a building. (*Example:* The building must be rated using the more hazardous flood risk zone/BFE if any portion of the attached deck foundation extends into the more hazardous flood risk zone/BFE. If the attached deck overhangs the more hazardous flood risk zone/BFE, but its foundation system does not extend into more hazardous flood risk zone/BFE, then the building must be rated using the flood risk zone/BFE where the building foundation is located.)

G. Different BFEs Reported

When the BFE shown on a Flood Zone Determination is different than that shown on the Elevation Certificate, and the zone and the FIRM number (including panel number and suffix) are the same, the BFE shown on the Elevation Certificate must be used to rate the policy. In all cases, the zone and BFE must be from the FIRM

in effect on the application date or renewal effective date, unless the building is eligible for grandfathering or the PRP Eligibility Extension.

H. Flood Zone Discrepancies

When presented with 2 different flood zones, use the more hazardous flood zone for rating unless the building is eligible for grandfathering (see subsection XIV.D. of this section of this manual). The FIRM number (including panel number and suffix) and BFE must come from the same source as the zone used to rate the policy.

NOTE: The NFIP rules currently allow the continued use of the flood zone and/or BFE that was in effect at the time of application or renewal even when a map revision that changes the zone and/or BFE occurs after the policy effective date. The PRP Eligibility Extension also allows the use of a previous zone when a property is newly mapped from a non-SFHA to an SFHA by a map revision that became effective on or after October 1, 2008.

I. Mortgagee on Policy – Higher Deductible Requested

When a mortgagee is listed on the policy, its written consent should be secured before requesting a deductible higher than the applicable standard deductible.

VIII. REGULAR PROGRAM, ELEVATION-RATED RISKS

A. Elevation Difference

The elevation difference is the difference between the lowest floor used for rating and the BFE. The elevation difference must be determined if the building is located in zones A, AE, A1–A30, AH, AO, VE, and V1–V30, is within a Regular Program community, and is ineligible for Pre-FIRM subsidized premium rates (see subsection V of this section of this manual).

Refer to the Lowest Floor Guide section for a guide to determining the lowest floor. Note that, in Puerto Rico, elevations are based on meters rather than feet. Before rating the flood insurance premium, the agent/producer must convert the meter elevations into feet.

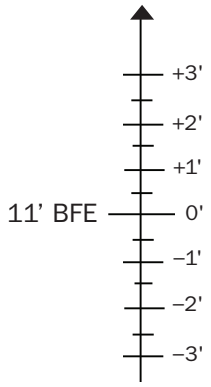
For rating purposes, the elevation difference is the difference, measured in feet, between the lowest floor elevation of the building to be rated, and the BFE for that zone. The elevation difference can be a number of feet above (+) or below (-) the BFE.

If the BFE and/or the lowest floor elevation is shown in tenths (e.g., 10.5'), the agent/producer must apply the rounding rule to the difference between the elevation of the lowest floor for rating and the BFE. If the difference is negative, the final figure is rounded up from .5. If the difference is positive, the final figure is rounded up from .5. Always round to the higher elevation. For example, -3' is higher than -3.5' and +4' is higher than +3.5'.

Rounding Rule Example:

11.5' LF – 11.0' BFE = +0.5'
Because the difference is positive, it is rounded up to 1.0'.

10.5' LF – 11.0' BFE = -0.5'
Because the difference is negative, it is rounded up to 0'.



B. Examples

Examples to illustrate how to determine the elevation difference are provided below.

1. Zones A1–A30, AE, AR, AR Dual Zones, Post-'81 V1–V30, VE, and A (With BFE)

   Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

   Examples:

   a. Lowest Floor Elevation (+10') – BFE (+6') = Elevation Difference of (+4').

   b. Lowest Floor Elevation (+8.3') – BFE (+6.0') = Elevation Difference of (+2.3'); therefore, (+2.3') is rounded down to (+2.0').

   c. Lowest Floor Elevation (+12.4') – BFE (+8.8') = Elevation Difference of (+3.6'); therefore, (+3.6') is rounded up to (+4.0').

   d. Lowest Floor Elevation (+9.5') – BFE (+12.0') = Elevation Difference of (-2.5'); therefore, (-2.5') is rounded up to (-2').

2. Zone AH

   Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

   Examples:

   a. Lowest Floor Elevation (+4') – BFE (+2') = (+2'); use With Certification of Compliance rates.

   b. Lowest Floor Elevation (+6') – BFE (+8') = (-2'); use Without Certification of Compliance rates.

   c. Lowest Floor Elevation (+3.9') – BFE (+4') = (0'); use With Certification of Compliance rates.

3. Zone AO

   In AO Zones, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating. If the lowest floor elevation is equal to or greater than the Base Flood Depth printed on the FIRM, use With Certification of Compliance rate. If the elevation difference is less than the Base Flood Depth, use Without Certification of Compliance rates. When no Base Flood Depth is printed on the FIRM, a depth of 2 feet must be used for rating purposes.

   Examples:

   a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+2.9') – Base Flood Depth (3') = (0'); use With Certification of Compliance rates.

   b. Lowest Floor Elevation (0') – Base Flood Depth (+1') = (–1'); use Without Certification of Compliance rates.

   c. Lowest Floor Elevation (+2') – (+2') (no published Base Flood Depth) = (0'); use With Certification of Compliance rates.

4. Zone A (With No BFE)

   In Zone A where there is no established BFE, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating.

   Examples:

   a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+3') = (+3') for rating purposes (use the No BFE rates). The top of the bottom floor is 3' above the highest adjacent grade.

   b. Lowest Floor Elevation (–2') = (–2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1–V30, VE Post-FIRM 1975–'81

   Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

C. Optional Elevation Rating

Pre-FIRM construction insured before July 6, 2012, with no lapse in coverage since July 6, 2012, at the option of the applicant, may be rated using Pre-or Post-FIRM full-risk rating. Once it is determined which rating will provide a lower premium, a policy may be endorsed for the current policy year only to obtain a lower rate.

NOTE: When presented an EC, an insurer must record the elevation data in order to determine whether Optional Elevation Rating will benefit the insured on a future renewal as Pre-FIRM subsidized premium rates are phased out due to the Biggert-Waters Flood Insurance Reform Act of 2012.

For policy processing, follow the procedures in the Submit-for-Rate subsection in this section if the lowest floor elevation for rating is below the BFE. Pre-FIRM buildings in AO and AH Zones with the basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the With Certification of Compliance or Elevation Certificate rates and would not have to follow Submit-for-Rate procedures.

IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM SUBSIDIZED PREMIUM RATES

Pre-FIRM elevated buildings with no enclosures beneath the lowest elevated floor are to be rated using the No Basement rates.

Pre-FIRM elevated buildings with 1 or more enclosures beneath the lowest elevated floor are to be rated using the With Enclosure or Elevated on Crawlspace rates as appropriate.

X. AR ZONE AND AR DUAL ZONE RATING

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1–A30, and AR/A.

For Pre-FIRM construction and Post-FIRM non-elevation rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

XI. AO ZONE RATING

In Zone AO, when the Base Flood Depth number is not printed on the FIRM, a Base Flood Depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification of Compliance or Elevation Certificate rates. If the difference is less than 2 feet, the Without Certification of Compliance rates are to be used.

XII. RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D

Elevated buildings in the above zones with no enclosures beneath the lowest elevated floor are to be rated using the No Basement/Enclosure rates.

Elevated buildings in the above zones with 1 or more enclosures beneath the lowest elevated floor are to be rated using the With Enclosure rates unless all enclosures are properly vented.

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION

A. Rating All V-Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the zone V, V1–V30, and VE rates do not take into consideration the flood risk associated with any habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor. If the insurer discovers that habitable areas or machinery and equipment are located below the lowest elevated floor, the policy must be rerated.

NOTE: An elevated building constructed on or after January 1, 1975, and before October 1, 1981, that has an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure when using Table 3D. However, an elevated building constructed on or after October 1, 1981, or rated using the Post-1981 V zone tables cannot ignore the enclosure: Table 3F must be used.

For all non-elevated buildings rated in V zones and constructed on or after October 1, 1981, the Submit-for-Rate procedures should be followed, unless eligible for Pre-FIRM subsidized premium rates.

B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE

Follow these steps when determining the lowest floor for rating in zones VE and V1–V30 where there is an enclosure containing machinery or equipment located below the BFE:

1. The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the Elevation Certificate (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab. This is done by comparing the elevation provided for the bottom of the lowest horizontal structural member to the elevation of the lowest and highest adjacent grade, as well as the other elevations provided in section C of the EC.

2. If the lowest horizontal structural member is equal to or higher than Item C2.f on the Elevation Certificate (lowest adjacent grade), deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.c and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

3. If the surveyor has used Item C2.a on the Elevation Certificate (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then the bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.

4. If Item C2.a is equal to or higher than Item C2.f, deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.a and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

C. 1975–’81 Post-FIRM V-Zone Construction

1975–’81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981. The rates for these structures are provided in Table 3D. When the current FIRM is dated prior to October 1, 1981, Pre-FIRM buildings are eligible to use Table 3D if more favorable to the insured.

D. 1981 Post-FIRM V-Zone Construction

1981 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date. The rates for construction that began on or after October 1, 1981, are available to ’75-’81 V zone construction that complies with Post-1981 standards if more favorable to the insured. The Post-1981 V zone rates may also be used for Pre-FIRM buildings when more favorable to the insured.

E. Elevated Buildings – Post-FIRM V-Zone Construction

1. Elevated Building Without Obstruction

   The area below the lowest elevated floor is open, with no obstruction, to allow the flow of floodwaters. Insect screening is permissible. Wooden or plastic lattice, slats, or shutters are also permissible if at least 40% of their area is open. Lattice can be no thicker than ½ inch; slats or shutters can be no thicker than 1 inch.

   In addition, buildings are considered without obstruction if the area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden

or plastic lattice, slats, or shutters. Machinery or equipment below the lowest elevated floor must be at or above the BFE. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate procedures.

2. Elevated Building With Obstruction

   Buildings are rated With Obstruction if any of the following conditions are met:

   a. The area below the lowest elevated floor is enclosed fully by solid breakaway walls.

   b. The area below the lowest elevated floor is enclosed by a combination of 2 or more solid breakaway walls, with the remaining sides constructed of insect screening, or wooden or plastic lattice, slats, or shutters.

   c. Machinery or equipment below the lowest elevated floor is also below the BFE.

   Use the rates from Table 3F provided that the enclosure is less than 300 square feet with solid breakaway walls, or any machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate procedures.

   NOTE: For elevated buildings with non-breakaway walls below their lowest elevated floors, elevated buildings with habitable or finished areas located below their lowest elevated floors, or buildings with enclosures 300 square feet or greater, the Submit-for-Rate procedures should be followed. Agents/producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.

3. Replacement Cost Ratio

   The replacement cost ratio is needed to select the proper rate for insurance on buildings in V, V1–V30, and VE zones using Tables 3E or 3F, or the Specific Rating Guidelines for rating. The estimated building replacement cost is used in conjunction with the amount of the building insurance desired to determine the insurance-to-replacement-cost ratio.

   Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage purchased through the NFIP by the replacement cost of the building. Do not include excess coverage when determining the amount of coverage purchased.

   If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in calculating the ratio. For example, if the residential building replacement cost is $1,000,000 and the amount of building coverage requested is the maximum statutory building limit of $250,000, the ratio is .25; use the rate listed for "Replacement Cost Ratio Under .50."

   Place the rate in the appropriate box on the Application and continue with the premium calculation.

4. Elevation Information

   The Lowest Floor Elevation must be identified for buildings in zones V, V1–V30, and VE. Note that the Lowest Floor Elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

   The BFE, including wave height, must be identified for any building located in zones V1–V30 and VE.

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when agents/producers fail to provide the required full-risk rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates (ranging from $3 to $12 per $100 of coverage) are generally higher than other rates published in this manual. When tentative rates are applied, a declarations page and a Tentative Rate Letter will be forwarded to the policyholder, agent/producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

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

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in an SFHA, and the FIRM zone should be shown as Zone AA. AA is

not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the agent/producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

C. Special Rates

Certain risks may be eligible for Federal Emergency Management Agency (FEMA) Special Rates consideration. This process provides a mechanism for the policyholder to submit additional information to FEMA that may result in a reduction to the rate based on specific characteristics that are not common to similarly classified buildings. The risks eligible for this consideration include Post-FIRM high-rise residential condominium buildings, eligible under the RCBAP, where the Lowest Floor Elevation is below the BFE, unfinished, and used for building access, parking, or storage only. The other eligible risks are Post-FIRM buildings with hanging floors elevated on posts, piers, pilings, or columns and with the lowest elevated floor that is below the BFE unfinished and used for building access only. (For examples of hanging floors, refer to the Lowest Floor Guide section in this manual.)

Pre-FIRM buildings in SFHAs with a partial enclosure are also eligible for Special Rate Consideration, provided the enclosure is unfinished and used solely for parking, storage, and building access, and its elevation is below the BFE. A partial enclosure is an enclosure that does not enclose the entire area under the elevated floor.

Additionally, a subgrade crawlspace that has more than 5 feet between the elevation of the top of the bottom floor and the top of the next higher floor, or where the elevation of the top of the bottom floor of the crawlspace is more than 2 feet below the elevation of the lowest adjacent grade, may be eligible for Special Rate Consideration.

To request FEMA Special Rates, the company must submit the appropriate documentation to the NFIP Bureau and Statistical Agent along with a complete Application and Elevation Certificate. The required additional documentation includes the following:

1. For High-Rise Residential Condominium Buildings
   a. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction
   b. Elevated Building Determination Form signed by the insured
   c. Structural plans
   d. Replacement cost documents
   e. Value and use of the floor(s) below the BFE
   f. Clear pictures of interior of the floor(s) below the BFE
   g. List and value of machinery and equipment below the BFE
2. For Hanging Floors or Partial Enclosures
   a. Pictures of the interior and exterior of the unfinished lowest elevated floor
   b. Value of the unfinished lowest elevated floor
   c. List and value of machinery and equipment and appliances.

D. NFIP "Grandfather" Rules – Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries, resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the following question: How does the new map affect flood insurance premium rates?

1. Grandfather Rules – Eligibility: To recognize policyholders who have built in compliance with the FIRM and/or maintained continuous coverage, FEMA has "grandfather rules." These rules allow such policyholders to benefit in the rating for that building.
   a. Built-in-Compliance: Buildings that are built in compliance with the FIRM in effect at the time of construction are eligible for grandfathering. For elevated buildings, the lowest finished floor must be at or above the BFE. In both A and

V Zones, enclosures below the BFE must be unfinished and used solely for parking, storage, or building access.

For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance). In addition, there cannot be any machinery/equipment servicing the building below the BFE.

The insured would have the option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed.

b. Continuous Coverage: Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are eligible for grandfathering rules. This will result in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

To document continuous coverage when policies are moved from one insurer to another, the receiving company must obtain the immediately prior year's policy declarations page from the previous insurer.

NOTE: Policies rated using Pre-FIRM subsidized rates cannot be grandfathered when there is a transfer of property ownership due to a purchase, or assignment associated with a property purchase. Effective upon the property purchase date, the Pre-FIRM building must be rated using full-risk rates based on the map information in effect on the date of property purchase. However, the buyer of a property covered by a policy that is not using Pre-FIRM subsidized premium rates is eligible for the continuous coverage grandfather rule.

To document continuous coverage when there is a transfer of property ownership, the new property owner or the agent/producer must obtain the immediately prior year's policy declaration page and submit a copy with the application.

2. General Rule of Rating

Always use the most current map if it will provide a more favorable premium (lower rate).

3. Existing Business – Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM buildings may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous. Policies rated using Pre-FIRM subsidized rates lose eligibility for this rating procedure when the property is sold, or when the policy lapses. Full-risk rated policies, whether Pre-FIRM or Post-FIRM, are not impacted by a property sale, but lose eligibility for continuous coverage grandfathering if the policy lapses. Both policies using Pre-FIRM subsidized rates and policies using full-risk premium rates lose eligibility for continuous coverage grandfathering when the building has been altered to make the lowest finished floor level lower than the BFE on that FIRM. For elevated buildings, the lowest finished floor must be at or above the BFE.

The enclosures must be unfinished and used solely for parking, storage, or building access.

For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance).

a. Examples – Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The lowest floor was 9'. The elevation difference was –1, and the policy was rated using a –1 elevation difference.

  This policy was written and continuously renewed for 3 years. In 1983, a new map for the community was issued.

  The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was –3. Since the building was not altered in any way, the policy can be rated using a –1 elevation difference due to continuous coverage grandfathering.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE Zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

b. Example – Pre-FIRM Construction

At the time flood insurance coverage was applied for, the building was located in Zone X. A new map designated the zone as AE. The policy may continue to be rated using Zone X rates on the old map as long as there is no interruption in coverage.

4. New Business – Applications for Coverage

a. Post-FIRM Construction

NOTE: These rules apply to buildings in all zones, including Zone D.

If a new policy is applied for, the rates can be based on the FIRM zone and the BFE on the old map in effect on the date the building was constructed provided that:

- The building was built in compliance with the map in effect at the time of construction. For elevated buildings, the lowest finished floor must be at or above the BFE. The enclosures must be unfinished and used solely for parking, storage, or building access.

  For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

  For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance).

- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building).

- The building has not been substantially improved.

The property owner or agent/producer must provide proper documentation to the insurer. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information, or an Elevation Certificate, also is acceptable.

Example:

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No insurance policy was purchased until 1990. At that time, remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

Because there was no FIRM in effect on the date of construction, most Pre-FIRM construction is ineligible for the "built-in-compliance" grandfathering rule. The limited exceptions are those communities with initial FIRM dates prior to December 31, 1974. The "built-in-compliance" rule applies to Pre-FIRM construction only if the date of construction was on or before December 31, 1974, and was also on or after the FIRM date. The Flood Hazard Boundary Map (FHBM) cannot be used for grandfathering.

Example:

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building's location as Zone C. Ten years later in 1984, a new map placed the building in an A Zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

E. Post-'81 V-Zone Optional Rating

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. All policies for Pre-FIRM buildings and 1975 through 1981 Post-FIRM buildings in Zones VE and V1–V30 are allowed to be rated using the Post-'81 V-Zone rate tables (Table 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height. The effective date of the FIRM panel must be on or after 10/1/81.

2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.

3. The building must be elevated free of obstruction or with obstruction (a breakaway wall enclosure of less than 300 square feet). All machinery and equipment located below the BFE are considered obstructions, resulting in a Submit-for-Rate risk.

F. Policies Requiring Re-Rating

The following conditions require that the policies be rated using the new map:

1. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

   Example:

   An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18'. The BFE was 10'. The lowest floor rating was an +8 elevation differential. The map was revised, changing the BFE to 11'. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9'. Due to the alteration, the new map must be used and the building is rated as -2.

2. If a Pre-FIRM or Post-FIRM building is substantially improved, the building must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. A newer FIRM can always be used if it will result in a more favorable rating.

   Example:

   A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

3. If a Pre-FIRM or Post-FIRM building has been declared substantially damaged by a local community official, the agent/producer must verify that the repair and/or reconstruction of the building has been made before the policy can be re-rated using the FIRM in effect at the time of the substantial improvement.

   In the event that the repair and/or reconstruction have not been made, the insurer may renew the policy using the proper rating prior to the loss. The agent/producer or insured must notify the insurer when the actual repair is completed so the policy can be re-rated using the correct FIRM.

   Example:

   A building was constructed in 1986. Late that year, when the building was purchased and flood insurance was applied for, the building was found to be located in Zone A15. The FIRM was revised in February 2005. In August 2005, a major hurricane caused severe flooding and wind damage in the county in which the building is located.

   The community declared the building substantially damaged by flood. However, because of widespread devastation throughout the area, the property owner had difficulty finding a repair contractor. When the policy came up for renewal in December, repair of the building had barely begun. The policy may be renewed under its pre-flood rating.

G. Submit-for-Rate

Certain properties at high flood risk, because of peculiarities in their exposure to flooding, do not lend themselves to preprogrammed rates. Many of these risks require an in-depth underwriting analysis and must be submitted to the insurer for an individual (specific) rate. As with other lines of property insurance, the underwriter requires documentation to evaluate those risk characteristics that make up the basis for a proper rate.

The NFIP's twofold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be supplied for risks that fall within the Submit-for-Rate category:

1. Completed NFIP Flood Insurance Application.
2. Completed current Elevation Certificate.
3. Completed Non-Residential Floodproofing Certificate, if applicable.
4. Variance issued by the local community stating that permission was granted to construct the building if the building is Post-FIRM and has its lowest floor elevation below the BFE. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
5. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
6. The square footage of any enclosures (including elevators) or crawlspaces below the elevated floor, the use of the enclosure/crawlspace, a list of machinery and equipment, and the approximate value of each item located in the enclosure/crawlspace.
7. If the area below the elevated floor is enclosed using masonry walls and these walls are represented on the application as being breakaway walls in V Zones, or if the walls appear to be masonry in photographs, a signed letter of verification from a local building official, an engineer, or an architect.
8. The number of elevators located below the lowest elevated floor of an elevated building and below the BFE.

9. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).

10. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.

11. For elevated buildings, an Elevated Building Determination Form signed by the insured.

12. For all Post-'81 V-Zone, non-elevated buildings, foundation/structural plans or, if foundation/structural plans are not available, a written statement from the applicant or agent/producer providing the same information.

For Submit-for-Rate policies written as NFIP Direct business, all of the appropriate documentation listed above must be mailed to the NFIP Servicing Agent, P.O. Box 2965, Shawnee Mission, KS 66201-1365.

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC Premium to the agent/producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following 2 exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-Rate quotations, excluding the ICC Premium, Federal Policy Fee, Reserve Fund Assessment, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be resubmitted for another determination of the rating.

H. Crawlspace

A building with a "crawlspace" (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. For the purpose of completing the Flood Insurance Application, a building with a crawlspace that is not subgrade must be described as an elevated building.

If a crawlspace is below grade on all sides, and the elevation of the crawlspace floor is below the BFE, the crawlspace must be rated according to the guidelines found in the Lowest Floor Guide section. A crawlspace with its interior floor below grade on all sides is considered a basement; therefore, the SFIP basement coverage limitations apply to such crawlspaces. For the purpose of completing the Flood Insurance Application, the building must be described as a non-elevated building with subgrade crawlspace.

XV. CONTENTS LOCATION

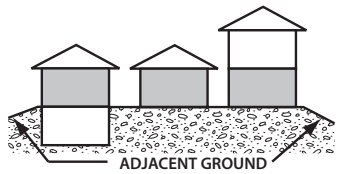
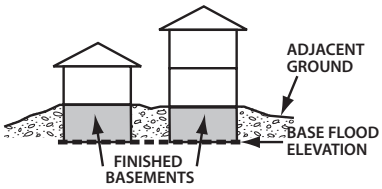
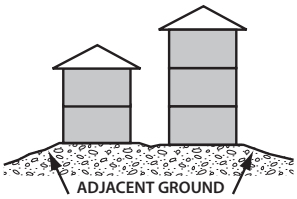
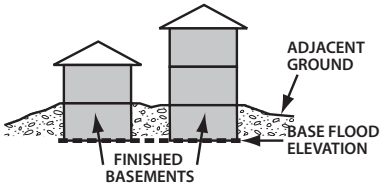
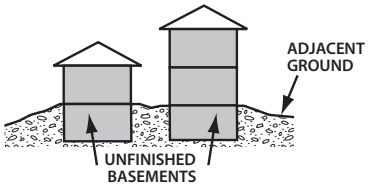
A. Single-Family Dwellings

For rating purposes, contents in a single-family dwelling are considered to be located throughout the entire building regardless of the building type, with limited coverage in a basement and an enclosed area beneath the lowest elevated floor. Refer to the SFIP.

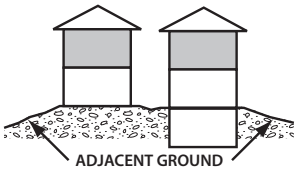
B. Multi-Family and Non-Residential Buildings

The shaded areas in the illustrations below identify the location of the contents. The rates for contents located in the area indicated will be established based on the zone, construction date, and building description.

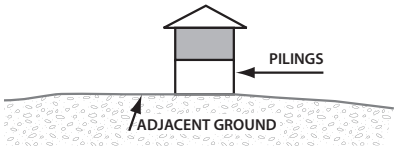
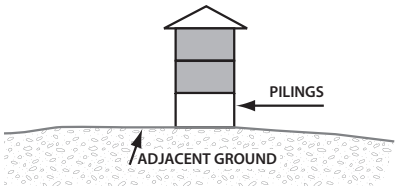
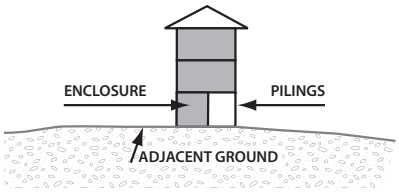
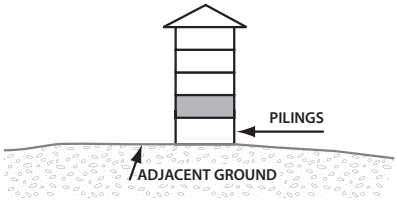
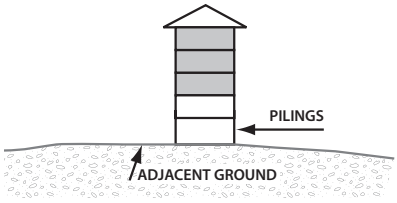
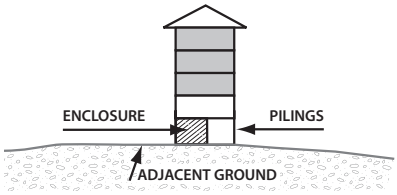
1. NON-ELEVATED BUILDINGS (contents in shaded areas)

	ON APPLICATION FORM		
	Building Type (including basement, if any)	**Basement**	**Contents**
	• 1 Floor or • 2 Floors	• None or • Finished or • Unfinished	• Lowest Floor Only Above Ground Level
	• 2 Floors or • 3 or More Floors	• Finished LIMITED COVERAGE IN BASEMENT	• Basement Only
	• 2 Floors or • 3 or More Floors	• None	• Lowest Floor Above Ground Level and Higher Floors
	• 2 Floors or • 3 or More Floors	• Finished LIMITED COVERAGE IN BASEMENT	• Basement and Above
	• 2 Floors or • 3 or More Floors	• Unfinished LIMITED COVERAGE IN BASEMENT	• Basement and Above

NON-ELEVATED BUILDINGS continued (contents in shaded areas)

	ON APPLICATION FORM		
	Building Type (including basement, if any)	**Basement**	**Contents**
	• 3 or More Floors	• Finished or • Unfinished	• Lowest Floor Above Ground Level and Higher Floors
	• 2 Floors or • 3 or More Floors	• None or • Finished or • Unfinished	• Above Ground Level More Than 1 Full Floor

2. ELEVATED BUILDINGS (contents in shaded areas)

	ON APPLICATION FORM		
	Building Type (including enclosure, if any)	**Enclosure**	**Contents**
 Elevated building free of obstruction	• 1 floor	• None	• Lowest Floor Only Above Ground Level
 Elevated building free of obstruction	• 2 floors	• None	• Lowest Floor Above Ground Level And Higher Floor
 Elevated building with enclosure below lowest elevated floor	• 3 or more floors	• Unfinished MAY HAVE LIMITED COVERAGE IN ENCLOSED AREA	• Basement/ Enclosure and Above
 Elevated building, multiple occupancy, no enclosure	• 3 or more floors	• None	• Lowest Floor Only Above Ground Level
 Elevated building, multiple occupancy, no enclosure	• 3 or more floors	• None	• Above Ground Level More Than 1 Full Floor
 Elevated building, multiple occupancy, with enclosure	• 3 or more floors	• Unfinished	• Above Ground Level More Than 1 Full Floor

XVI. FIRMS WITH WAVE HEIGHTS

The agent/producer must determine whether or not the BFE on the FIRM includes wave height. With very few exceptions (for communities on the West Coast), the FIRMs published prior to January 1, 1981, give still water levels that do not include wave height. FIRMs published January 1, 1981, and later indicate whether or not wave height is included. If wave height is included, the following statement appears on the map legend:

"Coastal base flood elevations shown on this map include the effects of wave action."

These adjustments apply to 1981 Post-FIRM construction (after October 1, 1981) for zones V1–V30 and VE.

A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

1. A completed Elevation Certificate.
2. BFE from the Elevation Certificate (Item B9) or from the FIRM.
3. Lowest Adjacent Grade from Item C2.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
4. Depth of Still Water Flooding (subtract the Lowest Adjacent Grade from the BFE).

   The additional elevation due to wave crest in V-Zone areas will normally vary from a minimum of 2.1 feet to 0.55 times the still water depth at the site. (BFE including wave height adjustment = still water BFE + 0.55 × [still water BFE – lowest adjacent grade elevation].)

   For example, a building's site is determined to be located in Zone V8 with a BFE of 14' NGVD on the appropriate FIRM. Using the information from the Elevation Certificate, the BFE is calculated as follows:

   Example 1:

   Base Flood Elevation . . . . . 14'

   Lowest Adjacent Grade . . . . . –6'

   Difference . . . . . 8'

   Factor . . . . . × 0.55

   Wave height adjustment (2.1' minimum) . . . . . 4.4'

   Base Flood Elevation . . . . . + 14'

   BFE adjusted. . . . . 18.4'

   Example 2:

   Base Flood Elevation . . . . . 14'

   Lowest Adjacent Grade . . . . . –11'

   Difference . . . . . 3'

   Factor . . . . . × 0.55

   Wave height adjustment (2.1' minimum) . . . . . 1.65'

   2.1'*

   Base Flood Elevation . . . . . + 14'

   BFE adjusted. . . . . 16.1'

   * In Example 2, if the calculation results in less than the minimum 2.1 feet, use 2.1 feet in the calculation of the BFE adjusted.

B. Wave Heights in Numbered Zones V1–V30 and VE 1981 Post-FIRM Construction

For most communities that have Coastal High Hazard Areas, the Wave Height Adjustment to the BFE has been included on the FIRM.

No wave height adjustment is required for any numbered V-Zone area included on a FIRM for any Pacific Coast community since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

The 1981 and later FIRMs for the Atlantic and Gulf Coast communities indicate whether or not wave height is included. If wave height is included, the following statement appears under "Notes to User" on the map legends: "Coastal base flood elevations shown on this map include the effects of wave action."

C. Unnumbered V Zones 1981 Post-FIRM Construction

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or other source, until such other data have been provided by FEMA as criteria to determine the BFEs, including wave heights.

D. Rate Selection Procedure

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]); *and*
2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

The replacement cost ratio is used to select the specific rate. Complete the appropriate section of the Application.

XVII. FLOODPROOFED BUILDINGS

Not all buildings are eligible for the floodproofing credit. Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

All new business applications applying for non-residential floodproofing credit must be submitted to FEMA for review and approval. In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided and submitted to FEMA through the NFIP Bureau and Statistical Agent:

- Completed Flood Insurance Application
- Completed Floodproofing Certificate
- Photographs of the floodproofing measures, such as shields, gates, or barriers
- Written certification that the envelope of the structure is watertight with walls substantially impermeable to the passage of water as required under 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))
- Written certification that the Engineer of Record's (EOR) design and the construction are in accordance with acceptable standards of American Society of Civil Engineers (ASCE 24-05), for meeting requirements in 44 CFR 60.3 (c)(4)
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
  - Exterior envelope of structure
  - All penetrations to the exterior of the structure
  - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
  - All seals or gaskets for shields, gates, barriers, or components
  - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure
- An Emergency Action Plan (EAP) for the installation and sealing of the structure prior to a flooding event that clearly identifies what triggers the EAP and who is responsible for enacting the EAP
- Written certification that all components and systems when installed meet the requirements of ASCE 24-05
- Documentation or certification from the Authority Having Jurisdiction (AHJ) that it has reviewed and inspected the structure with all floodproofing measures in place and provide evidence of approved final inspection and issuance of certificate of occupancy for the structure.

A. Elevation Difference

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.
2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (*Example:* +1.5 becomes +2; -0.5 becomes 0; –1.4 becomes –1; –1.5 becomes –1; –1.6 becomes –2.)

In order to qualify for floodproofing credit, buildings in Unnumbered A Zones with BFE and buildings in AE, A1–A30, and AH Zones must be floodproofed to at least 1 foot higher than their BFEs. Buildings in AO Zones must be floodproofed to at least 1 foot higher than their Base Flood Depths.

B. Rating

When computing a premium for a floodproofed building, use the following procedure:

1. Determine how far above the BFE the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above BFE.)
2. Subtract 1 foot to determine the elevation to be used in determining the rate and computing the premium for the building.
3. Find the rate for the given building in the proper zone at the "adjusted" elevation.

4. Compute the premium as usual.

The building must be floodproofed to +1 foot in order to receive a rate equivalent to a building with its lowest floor elevated to the BFE.

For example, if the building is located in Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above the highest adjacent grade (HAG) for the lowest floor of a nonfloodproofed building, to qualify for With Certification of Compliance rates, a building must meet the following standards:

- Be floodproofed to an elevation of 4 feet above HAG (1 foot above the community's minimum standard of 3 feet above HAG).
- The floodproofing must be certified by a registered professional engineer or architect on the Floodproofing Certificate or by a responsible local official in a letter containing the same information requested on the Floodproofing Certificate.
- The certification, certificate, or letter must accompany the NFIP Flood Insurance Application.

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms to the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE or flood depth, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Application for flood insurance.

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood depth, or comparable community-approved floodplain management standards, whichever is highest, then it is credited for floodproofing and is to be treated for rating purposes as having a +1 foot elevation.

XVIII. THE V-ZONE RISK FACTOR RATING FORM

A. Use

In conjunction with Table 10 (V-Zone Risk Rating Relativities Table, see below), this *optional* form may be used to evaluate the coastal risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure. The form may be used to either:

1. Establish a rate prior to issuing a new policy; *or*
2. Appeal the rate charged on an existing policy.

Submit the V-Zone Risk Factor Rating Form for review, along with a copy of the site grading and structural plans, the Elevation Certificate, and photographs. See the Special Certifications section of this manual for photograph requirements pertaining to the Elevation Certificate.

B. Submission

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 8400 Corporate Dr., Suite 350, Landover, MD 20785.

Confirmation of the relativity and established rate will be returned to the submitting agent/producer, engineer, and builder/applicant in approximately 30 business days.

TABLE 10. V-ZONE RISK RATING RELATIVITIES

BUILDING POINT TOTAL[1]	NO OBSTRUCTION RATES			WITH OBSTRUCTION RATES		
	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50
Less Than 225	1.000	1.000	1.000	1.000	1.000	1.000
225 – 275	1.000	1.000	1.000	1.000	1.000	1.000
276 – 325	1.000	1.000	1.000	0.950	0.975	1.000
326 – 375	0.900	0.950	1.000	0.925	0.950	1.000
376 – 425	0.800	0.850	0.900	0.875	0.925	0.950
426 – 475	0.700	0.750	0.800	0.800	0.850	0.900
476 – 525	0.600	0.650	0.700	0.725	0.775	0.825
526 – 575	0.500	0.575	0.650	0.650	0.700	0.750
576 – 625	0.400	0.500	0.600	0.600	0.650	0.700

1 Subtract from your Building Point Total all points assigned for Item I. Lowest Floor Elevation and Item IV.A.1. Free of Obstruction because these factors are included in the rate prior to application of any V-Zone Risk Factor Rating Credit.

National Flood Insurance Program

V-Zone Risk Factor Rating Form and Instructions

2010 Edition

FEMA

National Flood Insurance Program

V-Zone Risk Factor Rating Form

FEMA FORM 086-0-4

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 6.5 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006).
NOTE: Do not send your completed form to this address.

PURPOSE OF V-ZONE RISK FACTOR RATING FORM

The severe economic losses due to flood damage led to the establishment of the NFIP to fulfill the essential purposes of community flood hazard mitigation and provide flood hazard insurance protection. This certification form can be used to (1) guide designers, owners, local officials, agents, and others as they consider those types of siting, design, and construction activities that exceed minimum NFIP requirements, and (2) rate buildings and provide insurance premium discounts to those structures that exceed minimum NFIP siting, design, and construction requirements.

This form provides a basis for the actuarial rating of buildings and their contents on an individual risk basis that allows a rate discount for prudent building designs. This approach will serve to further the NFIP goals of providing incentives for hazard mitigation in coastal high hazard flood risk zones while permitting adequate insurance protection under premium rates that ensure that the risk of flood losses related to building placement and construction is borne by the owners of the properties at risk.

Thus, construction in coastal high hazard areas should follow certain construction guidelines. Those construction guidelines, explanations, data, and examples for residences are set forth in the third edition of the FEMA *Coastal Construction Manual* (CCM), which was published in June 2000.

To obtain a copy of the *Coastal Construction Manual*, you may submit a written request to:

FEMA Distribution Center
P.O. Box 2012
Jessup, MD 20794

or call toll-free 1-800-480-2520 and ask for the FEMA *Coastal Construction Manual*, either the print publication (FEMA 55) or the interactive CD-ROM (FEMA 55CD).

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

O.M.B. No. 1660-0006
Expires August 31, 2013

V-Zone Risk Factor Rating Form

Important: Read the instructions that begin immediately after page 5 of 5 of this form.

SECTION A — PROPERTY INFORMATION

			FLOOD PROGRAM USE ONLY
POST-CONSTRUCTION PROPERTY ADDRESS (ADDRESS OF BUILDING BEING RATED, IF KNOWN)			V.R.N. NO.
CITY	STATE	ZIP CODE	DATE REC. INIT.

PROPERTY DESCRIPTION (LOT NO., BLOCK NO., TAX PARCEL NO., LEGAL DESCRIPTION, ETC.)

BUILDING USE (E.G., RESIDENTIAL, NON-RESIDENTIAL, ADDITION, ACCESSORY, ETC.)

LATITUDE/LONGITUDE (OPTIONAL) (## °– ## '– ##.## " or ##.##### °) | HORIZONTAL DATUM ☐ NAD 1927 ☐ NAD 1983 | SOURCE: ☐ GPS (TYPE) ☐ USGS Quad Map ☐ OTHER

ESTIMATED COST OF CONSTRUCTION (EXCLUDING COST OF LAND)

Owner

NAME

MAILING ADDRESS (NOT NECESSARILY THE PROPERTY BEING RATED) | CITY | STATE | ZIP CODE

PHONE NO. INCLUDING AREA CODE

Elevation certification may be determined by a registered professional surveyor, engineer, or architect (attach certification). The elevation data and Flood Insurance Rate Map (FIRM) information may be obtained from the Elevation Certificate. If this certificate is not available, the professional certifying this document must determine the required information, if authorized by law.

NFIP Community No. _____ Base Flood Elevation (BFE)* _____ Datum _____

FIRM Panel No. _____ 100-year stillwater elevation* _____ Datum _____

FIRM Effective Date _____ Average grade elevation* _____ Datum _____

FIRM Zone _____ Bottom of lowest horizontal supporting member elevation* _____ Datum _____

* All elevations must be referenced to the datum on which the FIRM is based (e.g., NGVD, NAVD).

SECTION B — COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

Enter your File or Identification Number here and on the top of pages 2 of 5 through 5 of 5 _____

The submitting registered professional engineer or architect should complete the calculation sheet using the building points shown.

You may use this form only if:

1. The bottom of the lowest horizontal supporting member of the lowest floor is at or above 0.1 foot below the BFE. ☐ Yes (continue) ☐ No (**STOP**)
2. Only flood-damage-resistant materials are used below the BFE (see NFIP Technical Bulletin 2-93 in CCM Appendix H). ☐ Yes (continue) ☐ No (**STOP**)
3. Shear walls and/or other solid obstructions below the BFE are installed such that less than 25% of the building width measured parallel to the shoreline is obstructed. ☐ Yes (continue) ☐ No*

* This form may be used in situations where ≥ 25% of the building width is obstructed, only if the submit-for-rate process is used and engineering calculations and plans are attached to this form; otherwise, stop. **See page 2.**

File or Identification Number _____

V-ZONE RISK FACTOR RATING FORM

I. LOWEST FLOOR ELEVATION

CIRCLE APPROPRIATE POINTS AND ENTER BUILDING POINTS IN APPROPRIATE BOX BELOW

A. Bottom of lowest horizontal supporting member of lowest floor, relative to effective BFE at the time of project construction. (Round all measurements to the nearest 0.1 foot. Do not consider equipment and breakaway enclosures below the elevated floor for this calculation.)

1. 0.1 foot below the BFE to 0.4 foot above BFE ..... 0 pts.
2. 0.5 foot above the BFE to 1.4 feet above BFE ..... 60 pts.
3. 1.5 feet above the BFE to 2.4 feet above BFE ..... 160 pts.
4. 2.5 feet above the BFE to 3.4 feet above BFE ..... 240 pts.
5. 3.5 feet or more above BFE ..... 300 pts.

POST-CONSTRUCTION

II. SITE AND ENVIRONMENTAL CONSIDERATIONS

A. Distance from shoreline (Complete either item 1 or item 2)

1. Ratio of horizontal distance from dune crest or bluff edge or crest of erosion control device (e.g., seawall or revetment) to seaward side of building foundation, divided by long-term average annual erosion rate (AAER) used in calculation shown in Section C, item 2. (If no dune or bluff, use seaward line of stable vegetation; for stable, accreting, or rocky shorelines, use erosion rate = 1.0 foot/year; for shoreline with erosion control device or beach nourishment project, use pre-project AAER.)
   a. If minimum horizontal distance from crest of erosion control device to seaward side of building foundation < 30 ft (see Figure 4a in Instructions) ..... 0 pts.
   b. If no erosion control device, or crest of device ≥ 30 feet from seaward side of building foundation (see Figures 1, 2, 3, and 4b in Instructions) and:
      0 < ratio ≤ 10 ..... 0 pts.
      10 < ratio ≤ 30 ..... pts. = ratio
      30 < ratio ≤ 60 ..... pts. = 1.5 × ratio
      60 < ratio ..... pts. = 2.0 × ratio, not to exceed 150 pts.
      Unknown ..... 0 pts.
2. For shoreline without an erosion control device, subject to periodic large-scale fluctuations, location of seaward side of building foundation relative to most landward historical vegetation line (see Figure 5 in Instructions)
   a. Foundation at or landward of most landward vegetation line in past 20 years ..... 0 pts.
   b. Foundation at or landward of most landward vegetation line in past 40 years ..... 75 pts.
   c. Foundation at or landward of most landward vegetation line in past 60 years ..... 150 pts.
   d. Unknown ..... 0 pts.

B. Dune, structural, or beach nourishment protection (Complete item 1, item 2, and/or item 3, as applicable)

1. Dune reservoir above 100-year stillwater elevation (see Figure 6 in Instructions)
   a. < 540 square feet ..... 0 pts.
   b. 540 square feet ≤ reservoir < 1,100 square feet ..... 30 pts.
   c. 1,100 square feet ≤ reservoir ..... 50 pts.
   d. Unknown ..... 0 pts.
2. For upland property fronted by erosion control device (e.g., seawall, revetment)
   a. Seaward side of building foundation < 30 feet from crest of wall or revetment (see Figure 4a in Instructions) ..... 0 pts.
   b. Seaward side of building foundation ≥ 30 feet from crest of wall or revetment — enter points for only one of the following three conditions:
      (1) Crest elevation of wall or revetment at or below 100-year stillwater elevation (see Figure 7 in Instructions) ..... 0 pts.
      (2) Crest elevation of wall or revetment above 100-year stillwater elevation (see Figure 8 in Instructions) ..... pts. = D/2, not to exceed 15 pts.
      (3) Wall or revetment adequate to protect upland property during 100-year event (satisfies criteria set forth in Part VII of CERC TR 89-15) ..... 50 pts.

POST-CONSTRUCTION

3. For upland property with an ongoing beach nourishment project undertaken within the last 5 years
   a. Constructed project with a Federal, state, or local government sponsor, with all necessary permits and a long-term funding mechanism in place, and with ongoing renourishment (project maintenance) ..... 50 pts. [ ]
   b. Less than 3.a ..... 0 pts. [ ]

III. BUILDING SUPPORT SYSTEM AND DESIGN DETAILS

A. Foundation design (Complete item 1, item 2, and item 3)

1. Foundation design based on lowest expected ground elevation and highest expected BFE over 50-year life of structure (accounts for lowering of soil due to long-term erosion, shoreline fluctuations, and storm erosion — see Figure 9 in Instructions) ..... 40 pts. [ ]
2. Foundation design accounts for local scour during 100-year flood event (see Figure 10 in Instructions and CCM Section 7.5.2.5) ..... 20 pts. [ ]
3. Foundation design based on loads and load combinations computed in accordance with ASCE 7-98 (or later editions) and CCM Chapter 11 ..... 40 pts. [ ]

B. Foundation type (Complete either item 1 or item 2)

1. Pile foundation (complete items a, b, and c for driven piles; complete items a, b, c, and d for jetted piles; complete items a, b, c, and e for piles set in augered or pre-dug holes)
   a. Pile embedment
      (1) All pile tips are to –10 feet MWL or deeper* ..... 75 pts.
      (2) Any pile embedment is less than –10 feet MWL, but no pile is less than –5 feet MWL* ..... 0 pts.
      (3) Any pile embedment is less than –5 feet MWL* ..... –75 pts. [ ]
      * If refusal is reached before the specified depth, consult a professional engineer to determine whether foundation anchoring is adequate and whether scour will undermine the foundation. These judgments should determine the appropriate point value.
   b. Pile size and type
      (1) Wood piles at least 10" × 10" or 8" tip round ..... 75 pts.
      (2) Wood piles smaller than dimensions in (1) but no smaller than 8" × 8" or 6" tip round ..... 30 pts.
      (3) Wood piles less than dimensions in (2) ..... –75 pts.
      (4) Reinforced or prestressed concrete piles at least 8" × 8" ..... 75 pts.
      (5) Steel piles with corrosion protection or engineered to take predicted corrosion into account ..... 75 pts. [ ]
   c. Bracing
      (1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 ..... 25 pts.
      (2) Designed to resist lateral loads without bracing or grade beams ..... 50 pts. [ ]
   d. Jetted pile foundation
      (1) After initial jetting, design embedment and capacity attained by driving ..... 0 pts.
      (2) Jetting only ..... –50 pts. [ ]
   e. Pile set in augered or pre-dug hole (post foundation)
      (1) After initial set and backfill, design embedment attained by driving ..... 0 pts.
      (2) After initial set and backfill, design embedment attained by jetting ..... –25 pts.
      (3) Set and backfilled only ..... –100 pts [ ]
2. Masonry or concrete columns (piers) supported on footing
   a. Embedment and footing size
      (1) Footing elevation and dimensions consistent with CCM Section 12.4.3.2 ..... 75 pts.
      (2) Less than required by (1) ..... –75 pts. [ ]

POST-CONSTRUCTION

b. Column (pier) design
(1) Consistent with requirements of CCM Sections 13.2.4 or 13.2.5 ..... 75 pts.
(2) Less than required by (1) ..... −75 pts. [ ]

c. Bracing
(1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 ..... 25 pts.
(2) Designed to resist lateral loads without bracing or grade beams ..... 50 pts. [ ]

C. Lowest horizontal supporting member (Complete item 1 and item 2, or item 1 and item 3)

1. Orientation (see Figure 11 in Instructions)
a. ≤ +/- 20 degrees from perpendicular to shoreline ..... 20 pts.
b. > +/- 20 degrees from perpendicular to shoreline ..... 0 pts. [ ]

2. Connections between lowest horizontal supporting member and foundation (wood piles and beams)
a. Wood pile notching
(1) All piles AND horizontal members notched 50% or less ..... 0 pts.
(2) Any piles OR horizontal members notched more than 50% ..... −100 pts. [ ]

b. Connections between wood piles and beams
(1) All bolted connections ..... 50 pts.
(2) Any non-bolted connections (e.g., light-gauge metal connectors, nailed connections) ..... −250 pts. [ ]

3. Engineered connections between beam and pile (when either pile or beam is not wood) ..... 50 pts. [ ]

IV. OBSTRUCTIONS AND ENCLOSURES

A. Obstructions below BFE (Complete item 1, item 2, and item 5, and either item 3 or item 4; see NFIP Technical Bulletin 5-93 in CCM Appendix H)

1. Free of obstruction AND no enclosed areas below BFE (open stairs, insect screening, and open lattice are permitted — see Instructions for discussion of open lattice) ..... 100 pts. [ ]

2. Spacing of piles/columns/piers
a. < 8 feet on center (o.c.) ..... 0 pts.
b. ≥ 8 feet o.c . ..... 20 pts. [ ]

3. Breakaway walls (non-loadbearing) are used below the BFE
a. Length of breakaway walls ≤ 20 feet ..... −10 pts.
b. Length of breakaway walls > 20 feet but ≤ 60 feet ..... −20 pts.
c. Length of breakaway walls > 60 feet ..... −40 pts. [ ]

4. Area enclosed by non-loadbearing breakaway walls, and some portion of the non-loadbearing walls is finished
a. Length of finished breakaway wall < 20 feet ..... −50 pts.
b. Length of finished breakaway wall ≥ 20 feet but < 50 feet ..... −100 pts.
c. Length of finished breakaway wall ≥ 50 feet ..... −250 pts. [ ]

5. Elevator, stairwell, masonry chimney, or other solid obstruction in 1- to 4-family, 3-story or less, residential structure ..... −100 pts. [ ]

B. Equipment

1. ALL equipment and ductwork below building lie at or above BFE ..... 0 pts. [ ]

2. ANY equipment or ductwork below the building is below the BFE and is NOT resistant to flood damage, but will not adversely affect the ability of other parts of the building to resist velocity flows and wave action (complete item 1 in Section C of this form below; FEMA may use the additional information from item 1 in section C of this form to deduct fewer than 100 points) ..... −100 pts. [ ]

V. BUILDING POINT TOTAL ..... [ ]

SECTION C — INFORMATION PERTAINING TO THE BUILDING

1. List all equipment below BFE (check all that apply):

☐ Air conditioner/heat pump	☐ Furnace	☐ Air handler
☐ Ductwork	☐ Electric panel, fuse box	☐ Elevator equipment
☐ Water heater	☐ Water softener/conditioner	☐ Pump
☐ Clothes washer/dryer	☐ Other (list)	

2. To support the point values claimed in item II.A in Section B of this form, provide the following:

Average annual erosion rate _____ feet/year

Source of rate _____

Date of rate calculation _____

Reference feature used (e.g., dune crest, vegetation line, top of bluff, crest of armoring) _____

Source of most landward vegetation line _____

When claiming points for compliance with item II.B.2.b.(3) (erosion control device meets requirements of CERC TR 89-15), describe how the device meets the requirements. _____

When claiming points for compliance with item II.B.3.a (beach nourishment project), provide the name of the project, the name of the sponsoring government entity, and the date of the last nourishment or renourishment work.

Name of Project

Sponsor — Date of last nourishment/renourishment

When submitting the completed V-Zone Risk Factor Rating Form, provide the following supporting material:

- Building plans for "before construction" rating
- Completed NFIP Elevation Certificate (FEMA Form 81-31), Flood Insurance Application, and photographs of building for "after construction" rating

SECTION D — CERTIFICATION

POST-CONSTRUCTION CERTIFICATION. I meet the qualifications set forth on page 1 of 7 of the Instructions for this V-Zone form and certify that the above statements are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Name of Registered Professional Engineer or Architect

Title

Address

Signature — Date

Flood Program Use Only

NFIP Flood Risk Factor CONFIRMATION

Total Coastal V-Zone Flood Risk Factor

POST-CONSTRUCTION

Buildings:

Contents:

NFIP Underwriter's Signature

Date

V-Zone Risk Factor Rating Form Instructions

This V-Zone Risk Factor Rating Form is to be used in the determination of the flood insurance discount for buildings and contents located in a coastal area designated by the NFIP as Zone V, VE, or V1-V30.

The basic premise behind this form is that flood insurance premiums can be reduced for V-zone buildings that exceed minimum NFIP requirements. This form allows an engineer or architect to claim points for a variety of siting, design, and construction practices that exceed minimum NFIP requirements. Section B of the form, Coastal V-Zone Flood Risk Building Point Calculation Sheet, is divided into four main categories:

I. Lowest Floor Elevation
II. Site and Environmental Considerations
III. Building Support System and Design Details
IV. Obstructions and Enclosures

The NFIP will review the completed form and assign a premium discount, depending on the number of points awarded.

This form may be submitted only after construction is completed. However, the form may be used **before** construction is begun (during site selection and project planning) to guide the designer and owner with regard to those practices that will result in the greatest flood insurance premium reduction—that is, those practices that are deemed most important in reducing potential flood and erosion losses.

The maximum number of points that can be claimed on this form is 1,030. The greater the number of points, the greater the reduction in the flood insurance premium. Of the total number of possible points, the approximate percentage for each of the four categories listed above is as follows:

- Lowest Floor Elevation - 30 percent
- Site and Environmental Considerations - 30 percent
- Building Support System and Design Details - 30 percent
- Obstructions and Enclosures - 10 percent

This form is used solely to adjust insurance rating for a building and does not replace other forms and certificates that may be required by a community or state.

To complete this form, the engineer or architect will need to refer to the Coastal Construction Manual (FEMA 55). See the inside cover of this form for information about how to obtain a copy of FEMA 55.

Completion of this form must be accomplished by a registered professional engineer or registered architect duly licensed in the state where the subject structure is located.

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 8400 Corporate Drive, Suite 350, Landover, MD 20785. Confirmation of the V-zone risk discount and rate for National Flood Insurance coverage will be returned in approximately 30 days.

Local permit officials will have on file copies of the community's most recent Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS). Your client's property and casualty insurance agent may have a copy of the community's FIRM and is a valuable source of related information. If you need assistance, call the NFIP toll-free at 1-800-358-9616.

SPECIFIC INSTRUCTIONS FOR SECTION B, COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

I. Lowest Floor Elevation. The lowest floor elevation measurement should be made at the bottom of the lowest horizontal structural member supporting the lowest floor. Lowest floor guidance can be obtained from the Elevation Certificate or the *Flood Insurance Manual* (Lowest Floor Guide):

- The Elevation Certificate can be downloaded from FEMA's site on the World Wide Web at **http://www.fema.gov/business/nfip/elvinst.shtm**. The certificate is also available from the FEMA Distribution Center at 1-800-480-2520 (ask for FEMA Form 81-31).
- The *Flood Insurance Manual* is available from the FEMA web site at **http://www.fema.gov/business/nfip/manual.shtm.**

II.A. Distance from shoreline. Siting structures away from the shoreline is recognized as one of the most important ways of preventing building damage. This form provides credit for siting buildings landward of dunes, bluffs, and erosion control devices (item II.A.1), and landward of shorelines that fluctuate large distances (i.e., those that experience large-scale erosion and accretion through time, item II.A.2).

Points may be claimed for II.A.1 or II.A.2, but not for both. In the majority of situations, II.A.1 will be used for calculating points.

II.A.1. Points will be awarded based on (1) the distance between the seaward side of the building foundation and the dune crest, bluff edge, or erosion control device crest and (2) the average annual erosion rate (AAER) for the site.

This item requires the engineer or architect to (1) measure the horizontal distance between the building foundation and the dune crest, bluff edge, or erosion control device crest, (2) obtain the average annual erosion rate at the site, and (3) calculate the ratio between the distance and the erosion rate (consult the local jurisdiction or state coastal management program for erosion rate information). The examples shown in Figures 1-4b, following, illustrate the calculation of points for five cases.

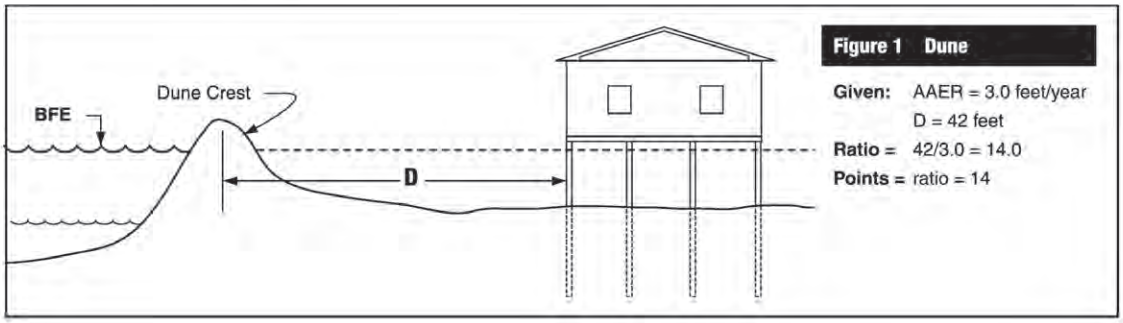
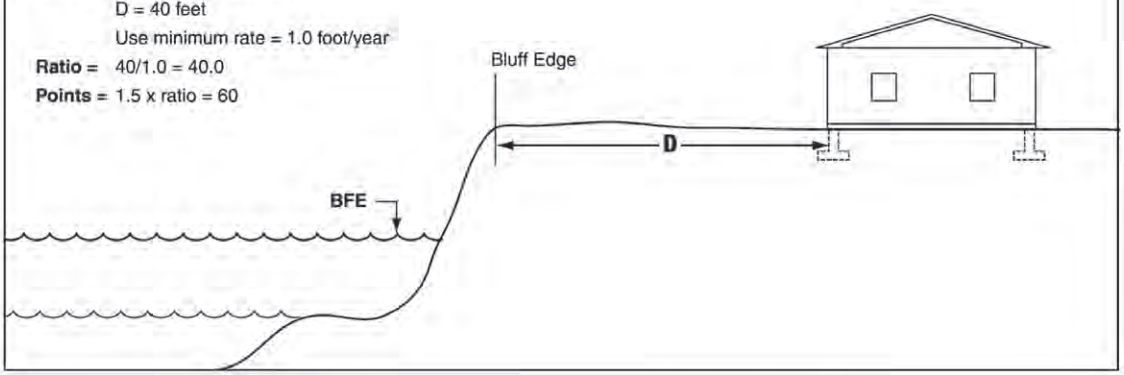


Figure 1 Dune

Figure 2 Bluff

Given: AAER = 0.5 foot/year
D = 40 feet
Use minimum rate = 1.0 foot/year
Ratio = 40/1.0 = 40.0
Points = 1.5 x ratio = 60



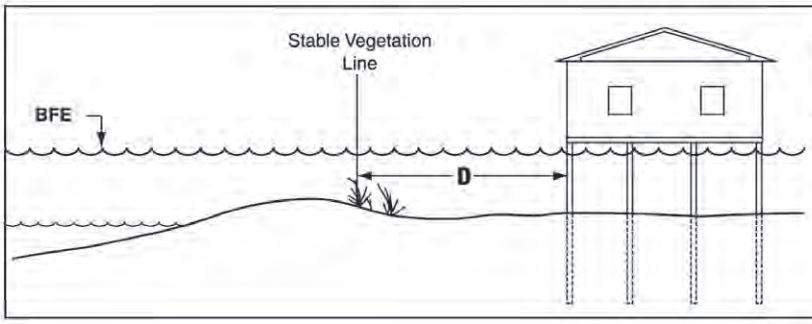


Figure 3
No Dune or Bluff – Use Stable Vegetation Line

Given: AAER = 2.5 feet/year
D = 25 feet
Ratio = 25/2.5 = 10.0
Points = 0

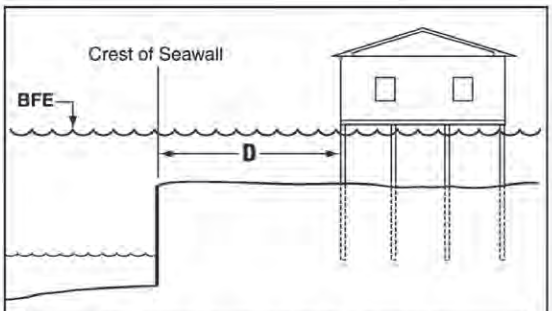


Figure 4a Erosion Control Device, D < 30 Feet

Given: D = 25 feet
D < 30 feet; therefore, No Points Allowed

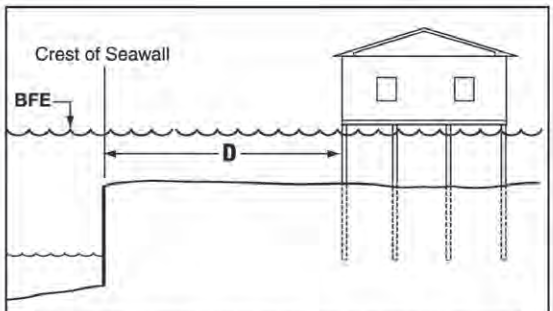


Figure 4b Erosion Control Device, D ≥ 30 Feet

Given: AAER = 0.0 feet/year (post-wall)
AAER = 2.5 feet/year (pre-wall)
D = 35 feet
Ratio = 35/2.5 = 14.0
D ≥ 30 feet; therefore, Points Allowed
Points = ratio = 14

II.A.2. Points will be awarded based on the location landward of the seaward side of the building foundation relative to the fluctuating shoreline on the site. Average annual erosion rates are not used for this calculation. CCM Figures 7-47, 7-48, and 7-49 show a situation in which item II.A.2 would be used to calculate points.

This item requires the engineer or architect to (1) obtain historical shoreline (vegetation line) positions at the site, (2) locate the seaward side of the building foundation, and (3) determine how long it has been since the vegetation line was landward of the seaward side of the building foundation. An example is shown in Figure 5 using the data from CCM Figure 7-49.

Figure 5 shows that the seaward side of the building foundation was seaward of the vegetation line as recently as 1997. No points would be claimed in this example. In order for points to be claimed for this item, the building would have had to have been constructed landward of all vegetation lines for the past 40+ years—since approximately 1957.

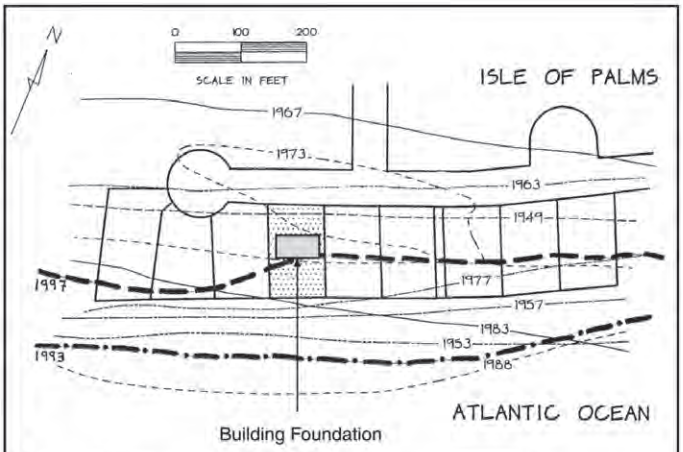


Figure 5 Shoreline Subject to Large Fluctuations

II.B Dune, structural, or beach nourishment protection. This form provides credit for protection received from large dunes (item II.B.1), erosion control devices (item II.B.2), and beach nourishment projects (item II.B.3) that meet certain criteria. Points will be awarded based on the level of flood and erosion protection afforded by a dune, erosion control device, or beach nourishment project.

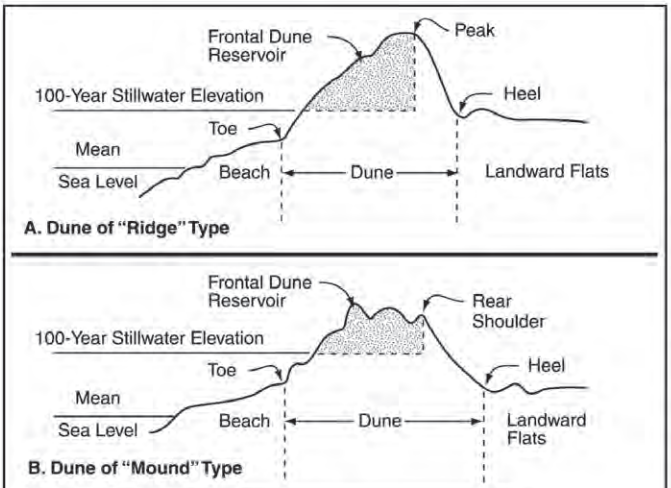


Figure 6 Calculating Frontal Dune Reservoir

Points may be claimed for II.B.1, II.B.2, and II.B.3, if applicable.

II.B.1. The dune reservoir is the cross-section (in square feet) above the 100-year stillwater elevation (obtained from the Flood Insurance Study [FIS] report) and seaward of the dune crest or shoulder (see Figure 6).

This item requires the engineer or architect to (1) plot a dune cross-section seaward of the building site, (2) determine the 100-year stillwater elevation (from the FIS report) and plot on the dune profile, (3) characterize the dune as a ridge type or mound type, and (4) define the limits of the dune reservoir and calculate its cross-sectional area.

II.B.2. Points may be claimed for protection offered by an erosion control device (seawall or revetment) only if the crest elevation of the device is above the 100-year stillwater elevation, which may be obtained from the FIS report (see Figures 7 and 8.) **Points may be claimed for II.B.2.b.(2) or II.B.2.b.(3).** If the crest elevation is above the 100-year stillwater elevation, points may be obtained for II.B.2.b.(2)—the distance between the crest of the device and the seaward side of the building foundation—or II.B.2.b.(3)—a device that satisfies the criteria set forth in the U.S. Army Corps of Engineers, Coastal Engineering Research Center report CERC TR 89-15, *Criteria for Evaluating Coastal Flood Protection Structures*.

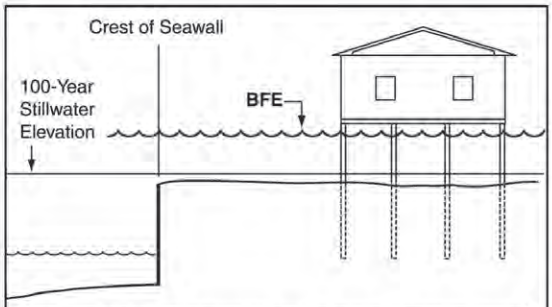


Figure 7 Erosion Control Device Below 100-Year Stillwater Elevation

Crest elevation is below 100-year stillwater elevation; therefore, No Points Allowed

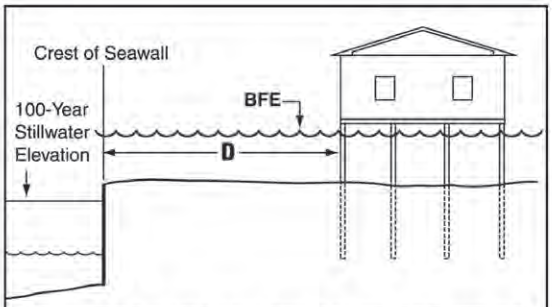


Figure 8 Erosion Control Device Above 100-Year Stillwater Elevation

Crest elevation is above 100-year stillwater elevation; therefore, Points Allowed

This item requires the engineer or architect to (1) determine the crest elevation of the seawall or revetment, (2) determine the 100-year stillwater elevation (from the FIS report) and compare it against the crest elevation, (3) determine the horizontal distance from the crest of the erosion control device to the seaward side of the building foundation, and (4) if maximum points are desired, evaluate the dimensions, strength, and durability of the erosion control device against the CERC criteria.

II.B.3. Points may be claimed for protection offered by an ongoing beach nourishment project. An eligible project must be sponsored by a Federal, state, or local government entity and must have been constructed—either initial construction or project maintenance—in the recent past (5 years or less from the date of completion of this form).

This item requires the engineer or architect to (1) determine whether an eligible beach nourishment project has been conducted in front of the building for which this form is being completed and (2) provide basic information on the project (i.e., name of project, project sponsor, most recent date of project construction) in Section C of this form. Consult the local jurisdiction for this information.

III.A. Foundation design. This form recognizes foundation designs that consider expected conditions over the life of the building (III.A.1), local scour (III.A.2), and design loads (III.A.3). **Points may be claimed for III.A.1, III.A.2, and III.A.3, if applicable.**

III.A.1. This item requires the engineer or architect to estimate, over the life of the building, (1) the most landward expected shoreline, (2) the lowest expected ground elevation, and (3) the highest expected BFE (see Figure 9). A minimum erosion rate of 1.0 foot/year and a minimum building life of 50 years should be used in the calculations. More details can be found in Section 7.9.2 of the CCM.

Determine the Most Landward Expected Shoreline Location Over the Anticipated Life of the Building or Development

- Use published or calculated long-term erosion rate (ft/yr), increasing the rate to account for errors and uncertainty. It is recommended that a minimum rate of 1.0 ft/yr be used unless durable shore protection or erosion-resistant soil is present.
- Multiply the resulting erosion rate by the building or development lifetime (years) to compute the long-term erosion distance (ft). Use a minimum lifetime of 50 years.
- Measure landward (from the most landward historical shoreline) a distance equal to the long-term erosion distance – this will define the most landward expected shoreline.

Determine the Lowest Expected Ground Elevation at the Base of the Building or Structure

- Beginning with the most landward expected shoreline location:
  - calculate an eroded dune profile using a storm erosion model, or
  - calculate a stable bluff profile using available guidance and data

Determine the Highest Expected BFE at the Base of the Building or Structure

- Beginning with the eroded dune or stable bluff profile, apply Runup and WHAFIS to determine BFEs

Figure 9 Determining Site Conditions Over the Life of the Building

III.A.2. Local scour is illustrated in Figure 10, and its calculation is discussed in Section 11.6.11 of the CCM. Local scour around pilings and columns and grade beams can generally be estimated as twice the diameter of the member (see CCM Formula 11.10.a). Local scour around large objects and enclosed areas can also be estimated, but do not use CCM Formula 11.10.b. Instead, estimate local scour as equal to the width of the object facing the flow or waves, with a maximum scour depth of 3 feet.

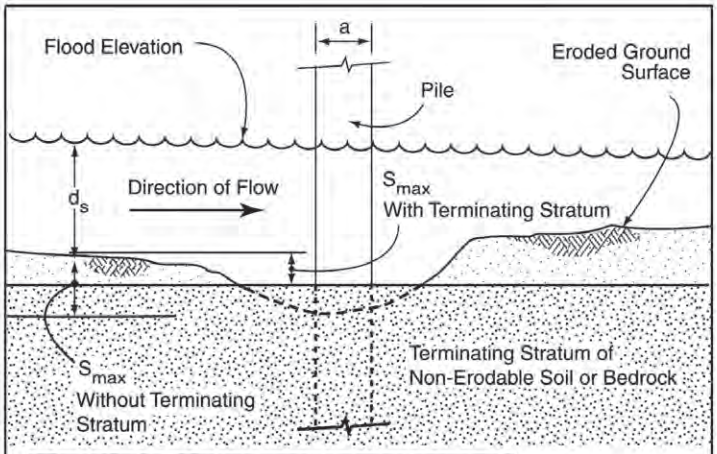


Figure 10 Local Scour

III.A.3. This form awards points for the use of loads and load combinations based on ASCE 7-98 (or later editions) and CCM Chapter 11.

III.B. Foundation type. This form recognizes several types of V-zone foundations (wood, concrete, steel, and masonry; driven piles; piles set in augered holes; cast-in-place piles; and masonry piers/concrete columns on footings). Maximum points can be obtained only with driven piles; reinforced, cast-in-place piles; and jetted or augered piles that satisfactorily pass load tests. Note that it may be very difficult to claim any points for masonry/concrete elements supported on footings.

III.C. Lowest horizontal supporting member. Points can be claimed for (1) orientation of the lowest horizontal supporting member in the expected direction of waves (see Figure 11) and (2) use of bolted or engineered connections between the foundation and lowest horizontal supporting member. For the purposes of this classification, any metal strap, plate, or connector that is not fabricated with structural steel is considered "light-gauge." Point deductions do not apply to the use of light-gauge metal connectors or nailed connections above the top of the lowest horizontal structural member.

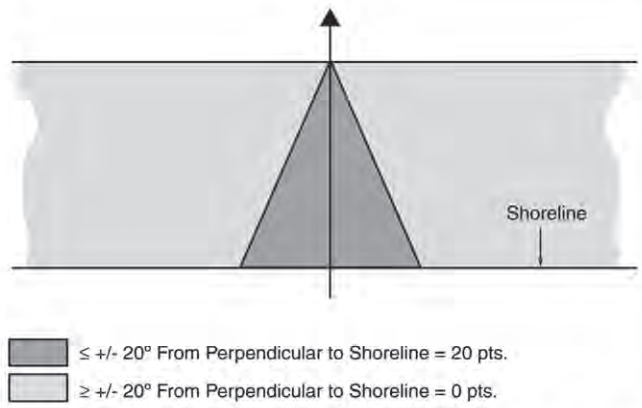


Figure 11 Orientation of Lowest Horizontal Supporting Member

IV. Obstructions and Enclosures. V-zone construction must be free of obstructions below the BFE. NFIP regulations allow breakaway enclosures to be constructed (flood insurance premiums will be higher as a result) and allow limited use of solid obstructions (e.g., shear walls, stairwells, elevators, and chimneys).

This form provides points for buildings without any enclosures or obstructions. The use of open lattice (see IV.A.1) and/or insect screening still allows points to be claimed. Points will be **deducted** for the use of breakaway walls. Points will be **deducted** for finished walls or space (even breakaway) below the BFE. Points will be **deducted** for equipment or ductwork below the BFE and not flood-resistant. The conversion of below-BFE space to habitable uses by building contractors and owners represents one of the most significant (and common) violations of NFIP regulations. This form reflects the importance of the issue through its point deductions.

IV.A.1. Open lattice is defined as thin (1/2 inch or less) wood, vinyl, plastic, or similar lattice material with at least 40 percent of the lattice area open. A wall created of brick or other masonry units meeting the opening requirement will **not** be considered open lattice.

TABLE OF CONTENTS

EXAMPLE		PAGE
Example 1	Emergency Program, Standard Deductible	RATE 50
Example 2	Regular Program, Pre-FIRM Construction, $2,000/$1,000 Deductible Option, Zone B	RATE 51
Example 3	Regular Program, Pre-FIRM Construction, $1,000 Deductible Option (Surcharge), Zone AE	RATE 52
Example 4	Regular Program, Pre-FIRM Construction, $3,000/$2,000 Deductible Option, Zone A15	RATE 53
Example 5	Regular Program, Post-FIRM, Elevation Rated, $5,000/$5,000 Deductible Option, Zone AE	RATE 54
Example 6	Regular Program, 1975–'81 Post-FIRM V1–V30, Elevation Rated, Zone V13	RATE 55
Example 7	Regular Program, Post-1981 VE or V1–V30, with Enclosure, Zone VE	RATE 56
Example 8	Regular Program, Post-FIRM Construction, Contents-Only Policy, Zone A17	RATE 57
Example 9	Regular Program, Post-FIRM, Elevation Rated, $5,000/$5,000 Deductible Option, Zone AO (Without Certification of Compliance)	RATE 58
Example 10	Regular Program, Post-FIRM, Elevation Rated, $1,000/$1,000 Deductible Option, Zone AO (With Certification of Compliance)	RATE 59
Example 11	Regular Program, Post-FIRM, Elevation Rated, $3,000/$2,000 Deductible Option, Zone AH	RATE 60
Example 12	Regular Program, Post-FIRM, Elevation Rated, $1,000/$1,000 Deductible Option, Zone AH (With Certification of Compliance)	RATE 61
Example 13	Regular Program, Post-FIRM, Elevation Rated, $1,000/$1,000 Deductible Option, Zone A (With BFE)	RATE 62
Example 14	Regular Program, Post-FIRM, Elevation Rated, $1,000/$1,000 Deductible Option, Zone A (Without BFE)	RATE 63
Example 15	Regular Program, Pre-FIRM Construction, Newly Insured 10/01/13 $1,000/$1,000 Deductible, Zone AE	RATE 64
Example 16	Regular Program, Pre-FIRM Construction, Property Purchased 10/01/13 $1,000/$1,000 Deductible, Zone AE	RATE 65

EXAMPLE 1
EMERGENCY PROGRAM, STANDARD DEDUCTIBLE

Essential Data to Determine Appropriate Rates and Premium:

Emergency Program:

- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- Number of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $35,000
- Contents: $10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $22
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .91 Contents: 1.15

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 2,000 CONTENTS $ 2,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$35,000	$35,000	.91	$319				$0	$319
CONTENTS	$10,000	$10,000	1.15	$115				$0	$115

RATE CATEGORY: ☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD: ☐ CHECK ☐ CREDIT CARD ☐ OTHER: _____

ANNUAL SUBTOTAL	$434
ICC PREMIUM	$0
SUBTOTAL	$434
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$434
RESERVE FUND ____ %	$22
SUBTOTAL	$456
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$500**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $319 / Contents: $115
2. Apply Deductible Factor: Building: 1.000 × $319 = $319 / Contents: 1.000 × $115 = $115
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $434
5. Add ICC Premium: $0
6. Subtotal: $434
7. Subtract CRS Discount: N/A
8. Subtotal: $434
9. Add Reserve Fund Assessment: $22 (5%)
10. Subtotal: $456
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $500

EXAMPLE 2
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $2,000/$1,000 DEDUCTIBLE OPTION, ZONE B

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $2,000/$1,000
- Deductible Factor: .950
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $65
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .99 / .26 Contents: 1.51 / .47

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 2,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$150,000	$60,000	.99	$594	$90,000	.26	$234	–$41	$787
CONTENTS	$60,000	$25,000	1.51	$378	$35,000	.47	$165	–$27	$516

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$1,303
ICC PREMIUM	$5
SUBTOTAL	$1,308
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$1,308
RESERVE FUND ____ %	$65
SUBTOTAL	$1,373
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$1,417**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $828 / Contents: $543
2. Apply Deductible Factor: Building: .95 × $828 = $787 / Contents: .95 × $543 = $516
3. Premium Decrease: Building: $828 – $787 = $41 / Contents: $543 – $516 = $27
4. Annual Subtotal: $1,303
5. Add ICC Premium: $5
6. Subtotal: $1,308
7. Subtract CRS Discount: N/A
8. Subtotal: $1,308
9. Add Reserve Fund Assessment: $65 (5%)
10. Subtotal: $1,373
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $1,417

EXAMPLE 3
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $1,000 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: $1,000/$1,000
- Deductible Factor: 1.100
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $70
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $146
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .97 / 1.37 Contents: 1.15 / 1.38

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☒ YES ☐ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$150,000	$60,000	.97	$582	$90,000	1.37	$1,233	$182	$1,997
CONTENTS	$60,000	$25,000	1.15	$288	$35,000	1.38	$483	$77	$848

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$2,845
ICC PREMIUM	$70
SUBTOTAL	$2,915
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$2,915
RESERVE FUND ____ %	$146
SUBTOTAL	$3,061
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$3,105**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $1,815 / Contents: $771
2. Apply Deductible Factor: Building: 1.100 × $1,815 = $1,997 / Contents: 1.100 × $771 = $848
3. Premium Increase: Building: $1,815 – $1,997 = $182 / Contents: $771 – $848 = $77
4. Annual Subtotal: $2,845
5. Add ICC Premium: $70
6. Subtotal: $2,915
7. Subtract CRS Discount: N/A
8. Subtotal: $2,915
9. Add Reserve Fund Assessment: $146 (5%)
10. Subtotal: $3,061
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $3,105

EXAMPLE 4
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $3,000/$2,000 DEDUCTIBLE OPTION, ZONE A15

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Basement
- Deductible: $3,000/$2,000
- Deductible Factor: .950
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $55
- CRS Rating: 4
- CRS Discount: 30%
- Reserve Fund Assessment: $132
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .97 / 1.14 Contents: 1.15 / 1.16

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 3,000 CONTENTS $ 2,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	.97	$582	$190,000	1.14	$2,166	–$137	$2,611
CONTENTS	$100,000	$25,000	1.15	$288	$75,000	1.16	$870	–$58	$1,100

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$3,711
ICC PREMIUM	$55
SUBTOTAL	$3,766
CRS PREMIUM DISCOUNT ____ %	–$1,130
SUBTOTAL	$2,636
RESERVE FUND ____ %	$132
SUBTOTAL	$2,768
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$2,812**

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_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,748 / Contents: $1,158
2. Apply Deductible Factor: Building: .950 × $2,748 = $2,611/ Contents: .950 × $1,158 = $1,100
3. Premium Reduction: Building: $2,748 – $2,611 = $137 / Contents: $1,158 – $1,100 = $58
4. Annual Subtotal: $3,711
5. Add ICC Premium: $55
6. Subtotal: $3,766
7. Subtract CRS Discount: –$1,130 (30%)
8. Subtotal: $2,636
9. Add Reserve Fund Assessment: $132 (5%)
10. Subtotal: $2,768
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $2,812

EXAMPLE 5
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $5,000/$5,000 DEDUCTIBLE OPTION, ZONE AE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Non-Residential Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Floodproofed (Yes/No): No
- Building Coverage: $500,000
- Contents Coverage: $500,000
- ICC Premium: $4
- CRS Rating: 5
- CRS Discount: 25%
- Reserve Fund Assessment: $46
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .20 / .08 Contents: .22 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 5,000 CONTENTS $ 5,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$500,000	$175,000	.20	$350	$325,000	.08	$260	–$67	$543
CONTENTS	$500,000	$150,000	.22	$330	$350,000	.12	$420	–$82	$668

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$1,211
ICC PREMIUM	$4
SUBTOTAL	$1,215
CRS PREMIUM DISCOUNT ____ %	–$304
SUBTOTAL	$911
RESERVE FUND ____ %	$46
SUBTOTAL	$957
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$1,001**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $610 / Contents: $750
2. Apply Deductible Factor: Building: .890 × $610 = $543 / Contents: .890 × $750 = $668
3. Premium Reduction: Building: $610 – $543 = $67 / Contents: $750 – $668 = $82
4. Annual Subtotal: $1,211
5. Add ICC Premium: $4
6. Subtotal: $1,215
7. Subtract CRS Discount: –$304 (25%)
8. Subtotal: $911
9. Add Reserve Fund Assessment: $46 (5%)
10. Subtotal: $957
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $1,001

EXAMPLE 6
REGULAR PROGRAM, 1975–'81 POST-FIRM V1–V30, ELEVATION RATED, ZONE V13

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975–'81 (Post-FIRM)
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $100,000
- ICC Premium: $30
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: $179
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: 2.88 / .64 Contents: 2.90 / 1.22

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$150,000	$60,000	2.88	$1,728	$90,000	.64	$576	$0	$2,304
CONTENTS	$100,000	$25,000	2.90	$725	$75,000	1.22	$915	$0	$1,640

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$3,944
ICC PREMIUM	$30
SUBTOTAL	$3,974
CRS PREMIUM DISCOUNT ____ %	–$397
SUBTOTAL	$3,577
RESERVE FUND ____ %	$179
SUBTOTAL	$3,756
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$3,800**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,304 / Contents: $1,640
2. Apply Deductible Factor: Building: 1.000 × $2,304 = $2,304/Contents: 1.000 × $1,640 = $1,640
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $3,944
5. Add ICC Premium: $30
6. Subtotal: $3,974
7. Subtract CRS Discount: –$397 (10%)
8. Subtotal: $3,577
9. Add Reserve Fund Assessment: $179 (5%)
10. Subtotal: $3,756
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $3,800

EXAMPLE 7
REGULAR PROGRAM, POST-1981 VE OR V1–V30, WITH ENCLOSURE, ZONE VE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: $3,000/$3,000
- Deductible Factor: .850
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-'81
- Elevation Difference: –1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- Replacement Cost Ratio: 75% or more
- ICC Premium: $13
- CRS Rating: 9
- CRS Discount: 5%
- Reserve Fund Assessment: $516
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: 4.15 / 4.15 Contents: 2.39 / 2.39

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 3,000 CONTENTS $ 3,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	4.15	$2,490	$190,000	4.15	$7,885	–$1,556	$8,819
CONTENTS	$100,000	$25,000	2.39	$598	$75,000	2.39	$1,793	–$359	$2,032

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$10,851
ICC PREMIUM	$13
SUBTOTAL	$10,864
CRS PREMIUM DISCOUNT ____ %	–$543
SUBTOTAL	$10,321
RESERVE FUND ____ %	$516
SUBTOTAL	$10,837
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$10,881**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $10,375 / Contents: $2,391
2. Apply Deductible Factor: Building: .850 × $10,375 = $8,819 / Contents: .850 × $2,391 = $2,032
3. Premium Reduction: Building: $10,375 – $8,819 = $1,556 / Contents: $2,391 – $2,032 = $359
4. Annual Subtotal: $10,851
5. Add ICC Premium: $13
6. Subtotal: $10,864
7. Subtract CRS Discount: –$543 (5%)
8. Subtotal: $10,321
9. Add Reserve Fund Assessment: $516 (5%)
10. Subtotal: $10,837
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $10,881

EXAMPLE 8
REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY, ZONE A17

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A17
- Occupancy: 2–4 Family Dwelling (Renter's Policy)
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,000 Contents-Only
- Deductible Factor: 1.000
- Contents Location: Above Ground Level More Than 1 Full Floor
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Floodproofed (Yes/No): No
- Building Coverage: N/A
- Contents Coverage: $100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $9
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: N/A Contents: .35 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING									
CONTENTS	$100,000	$25,000	.35	$88	$75,000	.12	$90	$0	$178

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$178
ICC PREMIUM	$0
SUBTOTAL	$178
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$178
RESERVE FUND ____ %	$9
SUBTOTAL	$187
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$231**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: N/A / Contents: $178
2. Apply Deductible Factor: Building: N/A / Contents: 1.000 × $178 = $178
3. Premium Reduction/Increase: Building: N/A / Contents: $0
4. Annual Subtotal: $178
5. Add ICC Premium: $0
6. Subtotal: $178
7. Subtract CRS Discount: N/A
8. Subtotal: $178
9. Add Reserve Fund Assessment: $9 (5%)
10. Subtotal: $187
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $231

EXAMPLE 9
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $5,000/$5,000 DEDUCTIBLE OPTION, ZONE AO (WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Non-Residential
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .890
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: –1
- Floodproofed (Yes/No): No
- Building Coverage: $500,000
- Contents Coverage: $500,000
- ICC Premium: $4
- CRS Rating: 5
- CRS Discount: 25%
- Reserve Fund Assessment: $196
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: 1.32 / .24 Contents: 1.41 / .19

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 5,000 CONTENTS $ 5,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$500,000	$175,000	1.32	$2,310	$325,000	.24	$780	–$340	$2,750
CONTENTS	$500,000	$150,000	1.41	$2,115	$350,000	.19	$665	–$306	$2,474

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$5,224
ICC PREMIUM	$4
SUBTOTAL	$5,228
CRS PREMIUM DISCOUNT ____ %	–$1,307
SUBTOTAL	$3,921
RESERVE FUND ____ %	$196
SUBTOTAL	$4,117
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$4,161**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $3,090 / Contents: $2,780
2. Apply Deductible Factor: Building: .890 × $3,090 = $2,750 / Contents: .890 × $2,780 = $2,474
3. Premium Reduction: Building: $3,090 – $2,750 = $340 / Contents: $2,780 – $2,474 = $306
4. Annual Subtotal: $5,224
5. Add ICC Premium: $4
6. Subtotal: $5,228
7. Subtract CRS Discount: –$1,307 (25%)
8. Subtotal: $3,921
9. Add Reserve Fund Assessment: $196 (5%)
10. Subtotal: $4,117
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $4,161

EXAMPLE 10
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,000/$1,000 DEDUCTIBLE OPTION, ZONE AO (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (With Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $26
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .28 / .08 Contents: .38 / .13

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	.28	$168	$190,000	.08	$152	$0	$320
CONTENTS	$100,000	$25,000	.38	$95	$75,000	.13	$98	$0	$193

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$513
ICC PREMIUM	$4
SUBTOTAL	$517
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$517
RESERVE FUND ____ %	$26
SUBTOTAL	$543
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$587**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $320 / Contents: $193
2. Apply Deductible Factor: Building: 1.000 × $320 = $320 / Contents: 1.000 × $193 = $193
3. Premium Reduction/Increase: Building: $0 / Contents: = $0
4. Annual Subtotal: $513
5. Add ICC Premium: $4
6. Subtotal: $517
7. Subtract CRS Discount: N/A
8. Subtotal: $517
9. Add Reserve Fund Assessment: $26 (5%)
10. Subtotal: $543
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $587

EXAMPLE 11
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $3,000/$2,000 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (With Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: $3,000/$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: –1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $25,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $62
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: 1.35 / .19 Contents: .98 / .15

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 3,000 CONTENTS $ 2,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	1.35	$810	$190,000	.19	$361	–$146	$1,025
CONTENTS	$25,000	$25,000	.98	$245	$0	.15	$0	–$31	$214

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$1,239
ICC PREMIUM	$4
SUBTOTAL	$1,243
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$1,243
RESERVE FUND ____ %	$62
SUBTOTAL	$1,305
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$1,349**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $1,171 / Contents: $245
2. Apply Deductible Factor: Building: .875 × $1,171 = $1,025 / Contents: .875 × $245 = $214
3. Premium Reduction: Building: $1,171 – $1,025 = $146 / Contents = $245 – $214 = $31
4. Annual Subtotal: $1,239
5. Add ICC Premium: $4
6. Subtotal: $1,243
7. Subtract CRS Discount: N/A
8. Subtotal: $1,243
9. Add Reserve Fund Assessment: $62 (5%)
10. Subtotal: $1,305
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $1,349

EXAMPLE 12
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,000/$1,000 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (With Certification of Compliance or Elevation Certificate)
- Occupancy: 2–4 Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Floodproofed (Yes/No): No
- Building Coverage: $200,000
- Contents Coverage: $40,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $20
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .28 / .08 Contents: .38 / .13

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$200,000	$60,000	.28	$168	$140,000	.08	$112	$0	$280
CONTENTS	$40,000	$25,000	.38	$95	$15,000	.13	$20	$0	$115

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$395
ICC PREMIUM	$5
SUBTOTAL	$400
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$400
RESERVE FUND ____ %	$20
SUBTOTAL	$420
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$464**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____/_____/_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $280 / Contents: $115
2. Apply Deductible Factor: Building: 1.000 × $280 = $280 / Contents: 1.000 × $115 = $115
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $395
5. Add ICC Premium: $5
6. Subtotal: $400
7. Subtract CRS Discount: N/A
8. Subtotal: $400
9. Add Reserve Fund Assessment: $20 (5%)
10. Subtotal: $420
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $464

EXAMPLE 13
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,000/$1,000 DEDUCTIBLE OPTION, ZONE A (WITH BFE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: 2–4 Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with BFE)
- Floodproofed (Yes/No): No
- Building Coverage: $140,000
- Contents Coverage: $70,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $24
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .44 / .08 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$140,000	$60,000	.44	$264	$80,000	.08	$64	$0	$328
CONTENTS	$70,000	$25,000	.38	$95	$45,000	.12	$54	$0	$149

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$477
ICC PREMIUM	$5
SUBTOTAL	$482
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$482
RESERVE FUND ____ %	$24
SUBTOTAL	$506
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$550**

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____/_____/_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $328 / Contents: $149
2. Apply Deductible Factor: Building: 1.000 × $328 = $328 / Contents: 1.000 × $149 = $149
3. Premium Reduction/Increase: Building: $0 / Contents = $0
4. Annual Subtotal: $477
5. Add ICC Premium: $5
6. Subtotal: $482
7. Subtract CRS Discount: N/A
8. Subtotal: $482
9. Add Reserve Fund Assessment: $24
10. Subtotal: $506
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $550

EXAMPLE 14
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,000/$1,000 DEDUCTIBLE OPTION, ZONE A (WITHOUT BFE)

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without BFE)
- Floodproofed (Yes/No): No
- Building Coverage: $135,000
- Contents Coverage: $60,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $24
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .46 / .08 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$135,000	$60,000	.46	$276	$75,000	.08	$60	$0	$336
CONTENTS	$60,000	$25,000	.38	$95	$35,000	.12	$42	$0	$137

RATE CATEGORY: ☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD: ☐ CHECK ☐ CREDIT CARD ☐ OTHER: _____

ANNUAL SUBTOTAL	$473
ICC PREMIUM	$5
SUBTOTAL	$478
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$478
RESERVE FUND ____ %	$24
SUBTOTAL	$502
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	$546

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $336 / Contents: $137
2. Apply Deductible Factor: Building: 1.000 × $336 = $336 / Contents: 1.000 × $137 = $137
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $473
5. Add ICC Premium: $5
6. Subtotal: $478
7. Subtract CRS Discount: N/A
8. Subtotal: $478
9. Add Reserve Fund Assessment: $24 (5%)
10. Subtotal: $502
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $546

EXAMPLE 15
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, NEWLY INSURED 10/01/13
$1,000/$1,000 DEDUCTIBLE, ZONE AE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: None
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents: $50,000
- ICC Premium: $5
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: $25
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: .57 / .09 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$150,000	$60,000	.57	$342	$90,000	.09	$81	$0	$423
CONTENTS	$50,000	$25,000	.38	$95	$25,000	.12	$30	$0	$125

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$548
ICC PREMIUM	$5
SUBTOTAL	$553
CRS PREMIUM DISCOUNT ____ %	–$55
SUBTOTAL	$498
RESERVE FUND ____ %	$25
SUBTOTAL	$523
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$567**

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $423 / Contents: $125
2. Apply Deductible Factor: Building: 1.000 × $423 = $423 / Contents: 1.000 × $125 = $125
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $548
5. Add ICC Premium: $5
6. Subtotal: $553
7. Subtract CRS Discount: –$55 (10%)
8. Subtotal: $498
9. Add Reserve Fund Assessment: $25 (5%)
10. Subtotal: $523
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $567

EXAMPLE 16
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, PROPERTY PURCHASED 10/01/13
$1,000/$1,000 DEDUCTIBLE, ZONE AE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2
- Basement/Enclosure: Full Enclosure
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: –1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents: $100,000
- ICC Premium: $4
- CRS Rating: 7
- CRS Discount: 15%
- Reserve Fund Assessment: $166
- Probation Surcharge: $0
- Federal Policy Fee: $44

Determined Rates:

Building: 3.33 / .65 Contents: 1.70 / .33

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	3.33	$1,998	$190,000	.65	$1,235	$0	$3,233
CONTENTS	$100,000	$25,000	1.70	$425	$75,000	.33	$248	$0	$673

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$3,906
ICC PREMIUM	$4
SUBTOTAL	$3,910
CRS PREMIUM DISCOUNT ____ %	–$587
SUBTOTAL	$3,323
RESERVE FUND ____ %	$166
SUBTOTAL	$3,489
PROBATION SURCHARGE	—
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$3,533**

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $3,233 / Contents: $673
2. Apply Deductible Factor: Building: 1.000 × $3,233 = $3,233 / Contents: 1.000 × $673 = $673
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $3,906
5. Add ICC Premium: $4
6. Subtotal: $3,910
7. Subtract CRS Discount: –$587 (15%)
8. Subtotal: $3,323
9. Add Reserve Fund Assessment: $166 (5%)
10. Subtotal: $3,489
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $44
13. Total Amount Due: $3,533

CONDOMINIUMS

Important Notice to Agents/Producers:

Boards of directors of condominium associations typically are responsible under their by-laws for maintaining all forms of property insurance necessary to protect the common property of the association against all hazards to which that property is exposed for the insurable value/replacement cost of those common elements. This responsibility would typically include providing adequate flood insurance protection for all common property located in Special Flood Hazard Areas (SFHAs). Such by-law requirements could make the individual members of the boards of directors of such associations personally liable for insurance errors or omissions, including those relating to flood insurance.

I. METHODS OF INSURING CONDOMINIUMS

There are 4 methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type. Only residential buildings having a condominium form of ownership are eligible for the Residential Condominium Building Association Policy (RCBAP).

A. Residential Condominium: Association Coverage on Building and Contents

A condominium association is the corporate entity responsible for the management and operation of a condominium. Membership is made up of the condominium unit owners. A condominium association may purchase insurance coverage on a residential building and its contents under the RCBAP. The RCBAP covers only a residential condominium building in a Regular Program community. If the named insured is listed as other than a condominium association, the agent/producer must provide legal documentation to confirm that the insured is a condominium association. (See the Eligibility Requirements subsection in this section.)

B. Residential Condominium: Unit Owner's Coverage on Building and Contents

A residential condominium unit in a high-rise or low-rise building, including a townhouse or rowhouse, is considered to be a single-family residence. An individual dwelling unit in a condominium building may be insured in any 1 of the following 4 ways:

1. An individual unit and its contents may be separately insured under the Dwelling Form, in the name of the unit owner, at the limits of insurance for a single-family dwelling.

2. An individual unit may be separately insured under the Dwelling Form, if purchased by the association in the name of the unit owner and the association as their interests may appear, up to the limits of insurance for a single-family dwelling.

3. An individual unit owned by the association may be separately insured under the Dwelling Form, if purchased by the condominium association. The single-family limits of insurance apply.

4. An individual non-residential unit owner may not purchase building coverage. However, contents-only coverage can be purchased either under the General Property Form or the Dwelling Form, depending on the type of contents.

A policy on a condominium unit will be issued naming the unit owner and the association, as their interests may appear. Coverage under a unit owner's policy applies first to the individually owned building elements and improvements to the unit and then to the damage of the building's common elements that are the unit owner's responsibility.

In the event of a loss, the claim payment to an individual unit owner may not exceed the maximum allowable in the Program.

C. Non-Residential (Commercial) Condominium: Building and Contents

Non-residential (commercial) condominium buildings and their commonly owned contents may be insured in the name of the association under the General Property Form. The "non-residential" limits apply.

D. Non-Residential (Commercial) Condominium: Unit Owner's Coverage (Contents)

The owner of a non-residential or residential condominium unit within a non-residential condominium building may purchase only contents coverage for that unit. Building coverage may not be purchased in the name of the unit owner.

In the event of a loss, up to 10% of the stated amount of contents coverage can be applied to losses to condominium interior walls, floors, and ceilings. The 10% is not an additional amount of insurance.

TABLE 1. CONDOMINIUM UNDERWRITING GUIDELINES[1]

POLICY FORM	INSURED	PROPERTY COVERED	ELIGIBILITY REQUIREMENTS	REPLACEMENT COVERAGE	ICC[2]	COVERAGE LIMITS	ASSESSMENT COVERAGE	FEDERAL POLICY FEE
RCBAP	Residential condominium association	• Condominium building • Individually owned units within the building • Improvements within unit • Additions and extensions attached or connected to the insured building • Fixtures, machinery, and equipment within building • Contents owned by the association	• Community must be in regular program • Residential condominium buildings including homeowner associations (HOAs) and timeshares in the condominium form of ownership • At least 75% of floor area must be residential • Buildings include townhouses, rowhouses, low-rise, high-rise, and detached single-family condominium buildings	Yes	Yes	**MAXIMUM LIMITS:** **BUILDING** • Replacement cost, or the total number of units × $250,000, whichever is less **CONTENTS** • Actual cash value (ACV) of commonly owned contents to a maximum of $100,000 per building	No	NUMBER OF UNITS: 1 – $44/POLICY 2–4 – $88/POLICY 5–10 – $220/POLICY 11–20 – $484/POLICY 21 + – $924/POLICY
GENERAL PROPERTY FORM	Condominium association	• Condominium building • Individually owned units within the building • Improvements within unit • Additions and extensions attached or connected to the insured building • Fixtures, machinery, and equipment within building • Contents owned by the association • Non-residential common building elements and their contents	• Condominium building in a regular program community with less than 75% of its floor area in residential use • Residential condominium building in an emergency program community	No	Yes	**EMERGENCY PROGRAM (ACV maximum limits):** **Residential** Building $100,000 Contents $10,000 **Non-residential** Building $100,000 Contents $100,000 **REGULAR PROGRAM (ACV maximum limits):** Building $500,000 Contents $500,000	No	$40
DWELLING FORM	Condominium association, residential condominium unit owners	• Building elements • Individually owned contents	• Residential condominium units • Emergency and regular programs are eligible	Yes[3]	No	**EMERGENCY PROGRAM (maximum limits):** Building $35,000 Contents $10,000 **REGULAR PROGRAM (maximum limits):** Building $250,000 Contents $100,000	Yes	$40
GENERAL PROPERTY FORM	Individual unit owners and tenants	• Non-residential condo units (only contents coverage is available)	• Commercial Contents only • Emergency and regular programs are eligible	No	No	**EMERGENCY PROGRAM:** $100,000 maximum **REGULAR PROGRAM:** $500,000 maximum	No	$40

1 These are basic guidelines for condominium associations and unit owners. Please refer to appropriate section of this manual for specific details.

2 ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and Group Flood Insurance Policies.

3 Subject to replacement cost provisions in policy.

paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss.

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

In addition, assessment coverage cannot be used to pay a loss assessment resulting from a deductible under the RCBAP.

For more information on this topic, see "E. Loss Assessments" in the General Rules section and Section III. C.3. of the Dwelling Form, "Condominium Loss Assessments," in the Policy section.

V. DEDUCTIBLES AND FEES

As with other SFIP forms, the following fees apply to the RCBAP: the ICC Premium, Reserve Fund Assessment, Probation Surcharge (if applicable), and Federal Policy Fee. Currently, the Reserve Fund Assessment is 5 percent.

A. Deductibles

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

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

Optional deductible amounts are available under the RCBAP; see Table 7 in this section.

B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	$44	per policy
2–4 units	$88	per policy
5–10 units	$220	per policy
11–20 units	$484	per policy
21 or more units	$924	per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

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

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

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

VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES

Unit owners' policies written under the Dwelling Form may be canceled mid-term for the reasons mentioned in the Cancellation/Nullification section of this manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a general change request. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the agent/producer;
- The Reserve Fund Assessment, Probation Surcharge, and Federal Policy Fee will be refunded on a pro-rata basis; *and*
- The premium refund will be calculated on a pro-rata basis.

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

IX. APPLICATION FORM

The agent/producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach 2 new photographs that show the front and back of the building and that were taken and dated within 90 days of the submission date. The photographs must confirm the building's description, and at least 1 photograph must clearly show the location of the lowest floor used for rating the risk.

A. Type of Building

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

High-rise (vertical) condominium buildings are defined as containing at least 5 units and having at least 3 floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having fewer than 5 units and/or fewer than 3 floors. Low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single-family buildings.

For a Dwelling Form used to insure a condominium unit, see the Application section of this manual.

B. Replacement Cost Value

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

Acceptable documentation of a building's RCV is a recent property valuation report that states the value of the building, including its foundation, on an RCV basis. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain reasonable accuracy of the RCV for the building, the agent/producer must update this information and provide it to the insurer at least every 3 years. (See sample notification letter regarding updating RCV on page CONDO 9.)

C. Coverage

Ensure that the "Coverage and Rating" section of the Application accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, inform the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

1. Building

   Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits.

   The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of $175,000.

   The building Basic Limit amount of insurance for low-rise condominium buildings is $60,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed $250,000 (Regular Program limit) times the total number of units (residential and non-residential) in the building.

2. Contents

   Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic Limits before any Additional Limits. Contents coverage purchased by the association is for only those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of $25,000 may be filled in. For the Additional Limits, up to a total of $75,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed $100,000.

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Agent's Name:

Agent's Address:

Re: Insured's Name:

Property Address:

Policy Number:

Dear Agent:

The letter is to inform you that the Replacement Cost Value (RCV) on file for the building referenced above, insured under the Residential Condominium Building Association Policy (RCBAP), must now be updated. The National Flood Insurance Program (NFIP) requires that the RCV be evaluated every 3 years; it has been at least 3 years since the RCV for the building has been updated.

The RCV as currently listed on the above-referenced policy is <INSERT CURRENT RCV>. The amount of building coverage on the policy is <INSERT CURRENT BUILDING COVERAGE>.

If the RCV indicated above needs to be revised, you must provide new documentation showing the revised RCV. Acceptable documentation of the building's RCV is a recent property valuation report that states the building's value, including the foundation, on an RCV basis.

If the RCV has not changed, you must provide either new RCV documentation or a statement signed by an officer or a representative of the Condominium Association confirming that the RCV is still valid.

Please be aware that to the extent that the amount of building coverage on the policy is not in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of a loss or the maximum amount of insurance available under the NFIP, the Condominium Association may not be fully reimbursed for the loss.

If you have any questions about the information in this letter, please contact < INSERT CONTACT NAME AND TELEPHONE NUMBER>.

cc: Insured, Lender

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

Regular Program Pre-FIRM Rates may not be used to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or
2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012. In both instances, use Post-FIRM rates

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM[1]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	1.61 / .27
WITH BASEMENT	1.07 / .37	1.37 / 1.38	1.42 / .08	1.42 / .08	SUBMIT FOR RATE
WITH ENCLOSURE	1.07 / .27	1.37 / .67	1.23 / .06	1.23 / .06	
ELEVATED ON CRAWLSPACE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM[1]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.15 / 1.16	1.47 / 2.81	1.92 / .71	1.92 / .71	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.15 / 1.38	1.47 / 3.31	1.92 / .82	1.92 / .82	
LOWEST FLOOR ONLY – ABOVE GROUND LEVEL	1.15 / 1.38	1.47 / 3.31	1.51 / .75	1.51 / .75	1.22 / .50
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.15 / .96	1.47 / 2.91	1.51 / .47	1.51 / .47	1.00 / .32
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.42 / .19	.56 / .44	.45 / .16	.45 / .16	.35 / .12

BUILDING — A1–A30, AE · POST-FIRM

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[2, 3]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[2, 3]
+4	.33 /.04	.33 /.04
+3	.35 /.04	.34 /.04
+2	.45 /.04	.40 /.04
+1	.81 /.05	.56 /.05
0	1.61 /.06	1.44 /.06
−1[4]	6.10 /.15	3.48 /.12
−2	SUBMIT FOR RATE	

CONTENTS — A1–A30, AE · POST-FIRM

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[2])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	BASEMENT/ENCLOSURE/ CRAWLSPACE[2] AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.54 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.11 /.12	.69 /.12	.45 /.12	.35 /.12
−1[4]	2.76 /.51	1.70 /.33	.72 /.15	.35 /.12
−2	SUBMIT FOR RATE			.35 /.12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Includes subgrade crawlspace.

3 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

4 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or
2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage.

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS[1]

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[2]	.48 /.05	.38 /.13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[3, 8]	1.46 /.08	.98 /.15

POST-FIRM UNNUMBERED A ZONE WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[1,4]

ELEVATION DIFFERENCE	BUILDING	CONTENTS[5]	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 /.06	.38 /.12	NO BASE FLOOD ELEVATION[6]
+2 TO +4	1.69 /.07	.75 /.12	
+1	2.76 /.17	1.54 /.16	
0 OR BELOW	***	***	
+2 OR MORE	.75 /.05	.38 /.12	WITH BASE FLOOD ELEVATION[7]
0 TO +1	1.50 /.07	1.18 /.13	
−1	5.90 /.22	2.73 /.23	
−2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE[8]	7.90 /1.30	3.36 /.80	NO ELEVATION CERTIFICATE

1 Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

2 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

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

4 Pre-FIRM buildings in Unnumbered A Zones with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.

5 For elevation-rated policies, when contents are located 1 floor or more above the lowest floor used for rating, use .35/.12.

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

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

8 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

***SUBMIT FOR RATING

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

AR AND AR DUAL ZONES

BUILDING – PRE-FIRM[1,2] AND POST-FIRM[3] NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.17 /.06
With Basement	1.42 /.08
With Enclosure	1.23 /.06
Elevated on Crawlspace	1.17 /.06
Non-Elevated with Subgrade Crawlspace	1.17 /.06

CONTENTS – PRE-FIRM[1,2] AND POST-FIRM[3] NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.92 /.71
Enclosure/Crawlspace and above	1.92 /.82
Lowest floor only – above ground level	1.51 /.75
Lowest floor above ground level and higher floors	1.51 /.47
Above ground level more than 1 full floor	.45 /.16

BUILDING – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[4]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[4]
+4	.33 /.04	.33 /.04
+3	.35 /.04	.34 /.04
+2	.45 /.04	.40 /.04
+1	.81 /.05	.56 /.05
0	1.17 /.06	1.44 /.06
–1[5]	SEE FOOTNOTE	

CONTENTS – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE[4])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE[4])	BASEMENT/ENCLOSURE/CRAWLSPACE[4] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.54 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.11 /.12	.69 /.12	.45 /.12	.35 /.12
–1[5]	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Base deductible is $2,000.

3 Base deductible is $1,000.

4 Includes subgrade crawlspace.

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

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES[1]

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective before October 1, 1981, and that:
1) Are newly purchased or newly insured on or after July 6, 2012; or
2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage.

REGULAR PROGRAM — 1975–1981[2] POST-FIRM CONSTRUCTION[3]
FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4, 5]	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE[4, 5]
0[6]	3.66 / .21	3.49 / .21
−1[7]	11.04 / .80	5.81 / .61
−2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[4] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0[6]	4.47 / 1.31	2.90 / 1.22	1.64 /1.01	.56 / .25
−1[7]	9.79 / 7.34	5.77 / 5.50	1.93 /1.04	.56 / .25
−2	***	***	***	***

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.

4 Includes subgrade crawlspace.

5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

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

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

***SUBMIT FOR RATING

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

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1]

On or after October 1, 2013, this table may not be used to rate the following:

1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or

2) 1-4 Family Severe Repetitive Loss (SRL) properties. For Pre-FIRM 1-4 Family SRL property renewals, use Table 4B.

	FIRM ZONES:	**A, A1–A30, AE, AO, AH, D**		**V, VE**		**A99, B, C, X**	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.84 / .76	1.15 / 1.41	1.11 /1.91	1.47 /3.51	.74 /.21	1.20 /.37
	WITH BASEMENT	.90 / .93	1.15 / 1.18	1.19 /3.31	1.47 /3.30	.81 /.30	1.36 /.46
	WITH ENCLOSURE	.90 /1.11	1.15 / 1.21	1.19 /3.61	1.47 /3.60	.81 /.34	1.36 /.54
	ELEVATED ON CRAWLSPACE	.84 / .76	1.15 / 1.41	1.11 /1.91	1.47 /3.51	.74 /.21	1.20 /.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.84 / .76	1.15 / 1.41	1.11 /1.91	1.47 /3.51	.74 /.21	1.20 /.37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

	FIRM ZONES:	**A99, B, C, X**		**D**	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 /.21	1.20 /.37	1.35 /.32	1.22 / .50
	WITH BASEMENT	.81 /.30	1.36 /.46	***	***
	WITH ENCLOSURE	.81 /.34	1.36 /.54	***	***
	ELEVATED ON CRAWLSPACE	.74 /.21	1.20 /.37	1.35 /.32	1.22 / .50
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 /.21	1.20 /.37	1.35 /.32	1.22 / .50

FIRM ZONES:	**AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY[2])**	
	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[3]	.24 / .08	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[4, 5]	1.25 / .17	.98 / .15

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

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

5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

*****SUBMIT FOR RATING**

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1–4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES[1]
(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, this table may not be used to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or
2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[2]

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 /.21	1.20 /.37
	WITH BASEMENT	.90 /1.11	1.15 /1.41	1.19 /3.94	1.47 /3.93	.81 /.30	1.36 /.46
	WITH ENCLOSURE	.90 /1.32	1.15 /1.44	1.19 /4.30	1.47 /4.29	.81 /.34	1.36 /.54
	ELEVATED ON CRAWLSPACE	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 /.21	1.20 /.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 /.21	1.20 /.37

1 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

2 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES[1]

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or
2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage.

REGULAR PROGRAM – POST-FIRM CONSTRUCTION
FIRM ZONES A1–A30, AE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE[3]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[3]
+4	.22 /.08	.21 /.08	.22 /.08
+3	.26 /.08	.23 /.08	.24 /.08
+2	.36 /.08	.26 /.08	.26 /.08
+1	.64 /.09	.38 /.08	.32 /.09
0	1.60 /.12	1.06 /.11	.84 /.10
−1[4]	3.96 /.77	3.00 /.59	1.83 /.49
−2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[3] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.54 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.11 /.12	.69 /.12	.45 /.12	.35 /.12
−1[4]	2.76 /.51	1.70 /.33	.72 /.15	.35 /.12
−2	***	***	***	.35 /.12

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is –1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

3 Includes subgrade crawlspace.

4 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

*****SUBMIT FOR RATING**

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or
2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage.

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE[1,2]

ELEVATION DIFFERENCE	BUILDING	CONTENTS[3]	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.46 /.08	.38 /.12	NO BASE FLOOD ELEVATION[4]
+2 TO +4	1.30 /.11	.75 /.12	
+1	2.68 /.46	1.54 /.16	
0 OR BELOW	***	***	
+2 OR MORE	.44 /.08	.38 /.12	WITH BASE FLOOD ELEVATION[5]
0 TO +1	1.05 /.13	1.18 /.13	
−1	3.99 /.70	2.73 /.23	
−2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE[6]	5.04 /1.30	3.36 /.80	NO ELEVATION CERTIFICATE

1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures in the Rating section of this manual.

2 Pre-FIRM buildings with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.

3 For elevation-rated policies, when contents are located 1 floor or more above lowest floor used for rating, use .35/.12.

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

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

6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

*****SUBMIT FOR RATING**

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

AR AND AR DUAL ZONES

REGULAR PROGRAM – PRE-FIRM[1,2] AND POST-FIRM[3] NOT ELEVATION-RATED RATES

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

REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES
BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[4]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[4]
+4	.22 /.08	.21 /.08	.22 /.08
+3	.26 /.08	.23 /.08	.24 /.08
+2	.36 /.08	.26 /.08	.26 /.08
+1	.64 /.09	.38 /.08	.32 /.09
0	.74 /.21	1.06 /.11	.84 /.10
−1[5]	SEE FOOTNOTE		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE[4])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[4])	BASEMENT/ENCLOSURE/ CRAWLSPACE[4] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.54 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.11/.12	.69 /.12	.45 /.12	.35 /.12
−1[5]	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.

2 Standard deductible is $2,000.

3 Standard deductible is $1,000.

4 Includes subgrade crawlspace.

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

TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective before October 1, 1981, and that:
1) Are newly purchased or newly insured on or after July 6, 2012; or
2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage.

REGULAR PROGRAM — 1975–1981[1] POST-FIRM CONSTRUCTION[2]
FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[3]
0[4]	3.40 / .64	2.72 / .64	2.35 / .64
−1[5]	7.42 / 3.88	6.79 / 3.88	4.85 / 3.52
−2	***	***	***

REGULAR PROGRAM — 1975–1981[1] POST-FIRM CONSTRUCTION[2]
FIRM ZONES V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[3] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0[4]	4.47 / 1.31	2.90 / 1.22	1.64 /1.01	.56 / .25
−1[5]	9.79 / 7.34	5.77 / 5.50	1.93/ 1.04	.56 / .25
−2	***	***	***	.56 / .25

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

2 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.

3 Includes subgrade crawlspace.

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

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

*****SUBMIT FOR RATING**

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

SUBMIT FOR RATING

TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective on or after October 1, 1981, and that:
1) Are newly purchased or newly insured on or after July 6, 2012; or
2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage.

1981 POST-FIRM V1–V30, VE ZONE RATES[1] ELEVATED BUILDINGS FREE OF OBSTRUCTION[2] BELOW THE BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE[3]	BUILDING RATE	CONTENTS RATE
+4 or more	.86	.54
+3	.99	.57
+2	1.35	.91
+1	1.96	1.24
0	2.70	1.74
- 1	3.58	2.39
- 2	4.80	3.50
- 3	5.58	4.60
- 4 or lower	***	***

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

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

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

(1) Insect screening, provided that no additional supports are required for the screening; *or*

(2) Wooden or plastic lattice with at least 40% 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% of their area open and made of material no thicker than 1 inch.

(4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

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

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

*****SUBMIT FOR RATING**

TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective on or after October 1, 1981, and that:
1) Are newly purchased or newly insured on or after July 6, 2012; or
2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage.

1981 POST-FIRM V1–V30, VE ZONE RATES[1,2] ELEVATED BUILDINGS WITH OBSTRUCTION[3] BELOW THE BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE[4]	BUILDING RATE	CONTENTS RATE
+4 or more	1.54	.70
+3	1.65	.75
+2	2.04	1.01
+1	2.55	1.33
0	3.26	1.84
−1[5]	4.15	2.53
−2[5]	5.46	3.65
−2[5]	6.18	4.73
−4 or lower[5]	***	***

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

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

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

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

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

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.

*****SUBMIT FOR RATING**

TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V-ZONE RATES

SUBMIT FOR RATING

TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

INCREASED COST OF COMPLIANCE (ICC) COVERAGE

All Except Submit-for-Rate Policies[1]

Premiums for $30,000 ICC Coverage

FIRM[2]	ZONE	PREMIUM
POST-FIRM	A, AE, A1–A30, AO, AH	$ 5
	AR, AR DUAL ZONES	$ 5
	Post-'81 V1–V30, VE	$ 18
	'75–'81 V1–V30, VE	$ 30
	A99, B, C, X, D	$ 5
PRE-FIRM	A, AE, A1–A30, AO, AH	$ 70
	AR, AR DUAL ZONES	$ 5
	V, VE, V1–V30	$ 70
	A99, B, C, X, D	$ 5

1 Use the ICC Premium Table contained in the *Specific Rating Guidelines*.

2 Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC Premiums.

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES

CATEGORY 1 – LOW-RISE CONDOMINIUM BUILDING-AND-CONTENTS POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2–4 UNITS		5 OR MORE UNITS	
BUILDING/CONTENTS	POST-FIRM $1,000 DED.	PRE-FIRM $2,000 DED.	POST-FIRM $1,000 DED.	PRE-FIRM $2,000 DED.	POST-FIRM $1,000 DED.	PRE-FIRM $2,000 DED.
$1,000/$1,000	1.000	1.100	1.000	1.050	1.000	1.050
$2,000/$2,000	.925	1.000	.960	1.000	.975	1.000
$3,000/$3,000	.850	.925	.930	.965	.950	.975
$4,000/$4,000	.775	.850	.900	.930	.925	.950
$5,000/$5,000	.750	.810	.880	.910	.915	.930
$10,000/$10,000	.635	.675	.735	.765	.840	.860
$25,000/$25,000	.535	.570	.635	.665	.740	.760

CATEGORY 2 – LOW-RISE CONDOMINIUM BUILDING-ONLY POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2–4 UNITS		5 OR MORE UNITS	
	POST-FIRM $1,000 DED.	PRE-FIRM $2,000 DED.	POST-FIRM $1,000 DED.	PRE-FIRM $2,000 DED.	POST-FIRM $1,000 DED.	PRE-FIRM $2,000 DED.
$1,000	1.000	1.100	1.000	1.075	1.000	1.050
$2,000	.925	1.000	.950	1.000	.970	1.000
$3,000	.865	.935	.910	.960	.940	.970
$4,000	.815	.880	.870	.920	.920	.950
$5,000	.765	.830	.835	.880	.900	.930
$10,000	.630	.685	.650	.690	.830	.860
$25,000	.530	.580	.550	.585	.730	.760

CATEGORY 3 – HIGH-RISE CONDOMINIUM POLICIES, Building-and-Contents and Building-Only

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

BUILDING/CONTENTS

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

BUILDING ONLY

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

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X. CONDOMINIUM RATING EXAMPLES

TABLE OF CONTENTS

EXAMPLE		PAGE
Example 1	Pre-FIRM, Low-rise, with Enclosure, Coinsurance Penalty, Zone A	CONDO 26
Example 2	Pre-FIRM, Low-rise, No Basement/Enclosure, Zone AE	CONDO 27
Example 3	Post-FIRM, Low-rise, Coinsurance Penalty, Zone AE	CONDO 28
Example 4	Post-FIRM, Low-rise, Standard Deductible, Zone AE	CONDO 29
Example 5	Pre-FIRM, High-rise, Standard Deductible, Coinsurance Penalty, Zone A	CONDO 30
Example 6	Pre-FIRM, High-rise, Basement, Maximum Discount, Zone AE	CONDO 31
Example 7	Post-FIRM, High-rise, Standard Deductible, Zone AE	CONDO 32
Example 8	Pre-FIRM, High-rise, Enclosure, Maximum Discount, Coinsurance Penalty, Zone AE	CONDO 33

CONDOMINIUM RATING EXAMPLE 1
PRE-FIRM, LOW-RISE, WITH ENCLOSURE, COINSURANCE PENALTY, ZONE A

REGULAR PROGRAM:

- Building Coverage: $140,000
- Contents Coverage: $100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Replacement Cost: $600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $480,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $126
- Probation Surcharge: $0
- Federal Policy Fee $220

DETERMINED RATES:

Building: .90 / 1.11 Contents: 1.15 / 1.21

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $600,000

DEDUCTIBLE: BUILDING $ 2,000 CONTENTS $ 2,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$140,000	$140,000	.90	$1,260	$0	1.11	$0	$0	$1,260
CONTENTS	$100,000	$25,000	1.15	$288	$75,000	1.21	$908	$0	$1,196

RATE CATEGORY: ☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD: ☐ CHECK ☐ CREDIT CARD ☐ OTHER: _____

ANNUAL SUBTOTAL	$2,456
ICC PREMIUM	$70
SUBTOTAL	$2,526
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$2,526
RESERVE FUND ____ %	$126
SUBTOTAL	$2,652
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$220
TOTAL AMOUNT DUE	$2,872

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____/_____/_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $1,260 / Contents: $1,196
2. Apply Deductible Factor: Building: 1.000 × $1,260 = $1,260 / Contents: 1.000 × $1,196 = $1,196
3. Premium Reduction: Building: $0 / Contents: $0
4. Annual Subtotal: $2,456
5. Add ICC Premium: $70
6. Subtotal: $2,526
7. Subtract CRS Discount: N/A
8. Subtotal: $2,526
9. Add Reserve Fund Assessment: $126 (5%)
10. Subtotal: $2,652
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $220
13. Total Amount Due: $2,872

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{\text{(Insurance Carried) } \$140{,}000}{\text{(Insurance Required) } \$480{,}000} \times \text{(Amount of Loss) } \$100{,}000 = \text{(Limit of Recovery) } \$29{,}167 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of $480,000 was not met.)

CONDOMINIUM RATING EXAMPLE 2
PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $480,000
- Contents Coverage: $50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Replacement Cost: $600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $480,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $232
- Probation Surcharge: $0
- Federal Policy Fee $220

DETERMINED RATES:

Building: .84 / .76 Contents: 1.15 / 1.41

ESTIMATED BUILDING REPLACEMENT COST:
(INCLUDING FOUNDATION): $600,000

DEDUCTIBLE: BUILDING $ 2,000 CONTENTS $ 2,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$480,000	$360,000	.84	$3,024	$120,000	.76	$912	$0	$3,936
CONTENTS	$50,000	$25,000	1.15	$288	$25,000	1.41	$353	$0	$641

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$4,577
ICC PREMIUM	$70
SUBTOTAL	$4,647
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$4,647
RESERVE FUND ____ %	$232
SUBTOTAL	$4,879
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$220
TOTAL AMOUNT DUE	$5,099

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $3,936 / Contents: $641
2. Apply Deductible Factor: Building: 1.00 × $3,936 = $3,936 / Contents: 1.00 × $641 = $641
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $4,577
5. Add ICC Premium: $70
6. Subtotal: $4,647
7. Subtract CRS Discount: N/A
8. Subtotal: $4,647
9. Add Reserve Fund Assessment: $232 (5%)
10. Subtotal: $4,879
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $220
13. Total Amount Due: $5,099

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Coinsurance Penalty does not apply since minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 3
POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $750,000
- Contents Coverage: $100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Replacement Cost: $1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: $896,000
- ICC Premium: $5 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $152
- Probation Surcharge: $0
- Federal Policy Fee $484

DETERMINED RATES:

Building: .38 / .08 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $1,120,000

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$750,000	$750,000	.38	$2,850	$0	.08	$0	$0	$2,850
CONTENTS	$100,000	$25,000	.38	$95	$75,000	.12	$90	$0	$185

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$3,035
ICC PREMIUM	$5
SUBTOTAL	$3,040
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$3,040
RESERVE FUND ____ %	$152
SUBTOTAL	$3,192
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$484
TOTAL AMOUNT DUE	$3,676

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $2,850 / Contents: $185
2. Apply Deductible Factor: Building: 1.000 × $2,850 = $2,850 / Contents: 1.000 × $185 = $185
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $3,035
5. Add ICC Premium: $5
6. Subtotal: $3,040
7. Subtract CRS Discount: N/A
8. Subtotal: $3,040
9. Add Reserve Fund Assessment: $152 (5%)
10. Subtotal: $3,192
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $484
13. Total Amount Due: $3,676

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{\text{(Insurance Carried) } \$750{,}000}{\text{(Insurance Required) } \$896{,}000} \times \text{(Amount of Loss) } \$300{,}000 = \text{(Limit of Recovery) } \$251{,}116 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of $896,000 was not met.)

CONDOMINIUM RATING EXAMPLE 4
POST-FIRM, LOW-RISE, STANDARD DEDUCTIBLE, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $600,000
- Contents Coverage: $15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Replacement Cost: $600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: $480,000
- ICC Premium: $5 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $60
- Probation Surcharge: $0
- Federal Policy Fee $220

DETERMINED RATES:

Building: .26 / .08 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $600,000

DEDUCTIBLE: BUILDING $ 1,000 CONTENTS $ 1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$600,000	$360,000	.26	$936	$240,000	.08	$192	$0	$1,128
CONTENTS	$15,000	$15,000	.38	$57	$0	.12	$0	$0	$57

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$1,185
ICC PREMIUM	$5
SUBTOTAL	$1,190
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$1,190
RESERVE FUND ____ %	$60
SUBTOTAL	$1,250
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$220
TOTAL AMOUNT DUE	$1,470

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $1,128 / Contents: $57
2. Apply Deductible Factor: Building: 1.000 × $1,128 = $1,128 / Contents: 1.000 × $57 = $57
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $1,185
5. Add ICC Premium: $5
6. Subtotal: $1,190
7. Subtract CRS Discount: N/A
8. Subtotal: $1,190
9. Add Reserve Fund Assessment: $60 (5%)
10. Subtotal: $1,250
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $220
13. Total Amount Due: $1,470

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 5
PRE-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, COINSURANCE PENALTY, ZONE A

REGULAR PROGRAM:

- Building Coverage: $1,110,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Replacement Cost: $1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $1,200,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%
- Reserve Fund Assessment $201
- Probation Surcharge: $0
- Federal Policy Fee $924

DETERMINED RATES:

Building: 1.01 / .27 Contents: 1.15 / .96

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $1,500,000

DEDUCTIBLE: BUILDING $2,000 CONTENTS $2,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$1,110,000	$175,000	1.01	$1,768	$935,000	.27	$2,525	$0	$4,293
CONTENTS	$100,000	$25,000	1.15	$288	$75,000	.96	$720	$0	$1,008

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$5,301
ICC PREMIUM	$70
SUBTOTAL	$5,371
CRS PREMIUM DISCOUNT ____ %	–$1,343
SUBTOTAL	$4,028
RESERVE FUND ____ %	$201
SUBTOTAL	$4,229
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$924
TOTAL AMOUNT DUE	$5,153

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____/_____/_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $4,293 / Contents: $1,008
2. Apply Deductible Factor: Building: 1.000 × $4,293 = $4,293 / Contents: 1.000 × $1,008 = $1,008
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $5,301
5. Add ICC Premium: $70
6. Subtotal: $5,371
7. Subtract CRS Discount: –$1,343 (25%)
8. Subtotal: $4,028
9. Add Reserve Fund Assessment: $201 (5%)
10. Subtotal: $4,229
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $924
13. Total Amount Due: $5,153

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{\text{(Insurance Carried) } \$1{,}110{,}000}{\text{(Insurance Required) } \$1{,}200{,}000} \times \text{(Amount of Loss) } \$200{,}000 = \text{(Limit of Recovery) } \$185{,}000 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of $1,200,000 was not met.)

CONDOMINIUM RATING EXAMPLE 6
PRE-FIRM, HIGH-RISE, BASEMENT, MAXIMUM DISCOUNT, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $3,000,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: $5,000/$5,000
- Deductible Factor: .940 (Maximum Total Discount of $221 applies)
- Replacement Cost: $3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $3,000,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: $600
- Probation Surcharge: $0
- Federal Policy Fee: $924

DETERMINED RATES:

Building: 1.07 / .37 Contents: 1.15 / 1.16

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $3,750,000

DEDUCTIBLE: BUILDING $5,000 CONTENTS $5,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$3,000,000	$175,000	1.07	$1,873	$2,825,000	.37	$10,453	–$221	$12,105
CONTENTS	$100,000	$25,000	1.15	$288	$75,000	1.16	$870	$0	$1,158

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$13,263
ICC PREMIUM	$70
SUBTOTAL	$13,333
CRS PREMIUM DISCOUNT ____ %	–$1,333
SUBTOTAL	$12,000
RESERVE FUND ____ %	$600
SUBTOTAL	$12,600
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$924
TOTAL AMOUNT DUE	$13,524

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $12,326 / Contents: $1,158
2. Apply Deductible Factor: Building: .940 × $12,326 = $12,105 / Contents: .940 × $1,158 = $1,158
3. Premium Reduction/Increase: Building: $12,326 – $12,105 = $221 / Contents: $1,158 – $1,158 = $0
4. Annual Subtotal: $13,263
5. Add ICC Premium: $70
6. Subtotal: $13,333
7. Subtract CRS Discount: –$1,333 (10%)
8. Subtotal: $12,000
9. Add Reserve Fund Assessment: $600 (5%)
10. Subtotal: $12,600
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $924
13. Total Amount Due: $13,524

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 7
POST-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $12,000,000
- Contents Coverage: $15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: $1,000/$1,000
- Deductible Factor: 1.000
- Replacement Cost: $15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: $12,000,000
- ICC Premium: $5 ($30,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%
- Reserve Fund Assessment $476
- Probation Surcharge: $0
- Federal Policy Fee $924

DETERMINED RATES:

Building: 1.61 / .06 Contents: .69 / .12

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $15,000,000

DEDUCTIBLE: BUILDING $1,000 CONTENTS $1,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$12,000,000	$175,000	1.61	$2,818	$11,825,000	.06	$7,095	$0	$9,913
CONTENTS	$15,000	$15,000	.69	$104	$0	.12	$0	$0	$104

RATE CATEGORY: ☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD: ☐ CHECK ☐ CREDIT CARD ☐ OTHER: _____

ANNUAL SUBTOTAL	$10,017
ICC PREMIUM	$5
SUBTOTAL	$10,022
CRS PREMIUM DISCOUNT ____ %	–$501
SUBTOTAL	$9,521
RESERVE FUND ____ %	$476
SUBTOTAL	$9,997
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$924
TOTAL AMOUNT DUE	$10,921

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $9,913 / Contents: $104
2. Apply Deductible Factor: Building: 1.000 × $9,913 = $9,913 / Contents: 1.000 × $104 = $104
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $10,017
5. Add ICC Premium: $5
6. Subtotal: $10,022
7. Subtract CRS Discount: –$501 (5%)
8. Subtotal: $9,521
9. Add Reserve Fund Assessment: $476 (5%)
10. Subtotal: $9,997
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $924
13. Total Amount Due: $10,921

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 8
PRE-FIRM, HIGH-RISE, ENCLOSURE, MAXIMUM DISCOUNT, COINSURANCE PENALTY, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $4,000,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: $3,000/$3,000
- Deductible Factor: .980 (Maximum Total Discount of $111 applies)
- Replacement Cost: $18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $14,400,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $674
- Probation Surcharge: $0
- Federal Policy Fee $924

DETERMINED RATES:

Building: 1.07 / .27 Contents: 1.15 / 1.38

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $18,000,000

DEDUCTIBLE: BUILDING $3,000 CONTENTS $3,000
DEDUCTIBLE BUYBACK? ☐ YES ☒ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$4,000,000	$175,000	1.07	$1,873	$3,825,000	.27	$10,328	–$111	$12,090
CONTENTS	$100,000	$25,000	1.15	$288	$75,000	1.38	$1,035	$0	$1,323

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$13,413
ICC PREMIUM	$70
SUBTOTAL	$13,483
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$13,483
RESERVE FUND ____ %	$674
SUBTOTAL	$14,157
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$924
TOTAL AMOUNT DUE	$15,081

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_____ SIGNATURE OF INSURED (OPTIONAL) _____/_____/_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $12,201 / Contents: $1,323
2. Apply Deductible Factor: Building: .980 × $12,201 = $12,090 / Contents: .980 × $1,323 = $1,323
3. Premium Reduction/Increase: Building: $12,201 – $12,090 = $111 / Contents: $1,323 – $1,323 = $0
4. Annual Subtotal: $13,413
5. Add ICC Premium: $70
6. Subtotal: $13,483
7. Subtract CRS Discount: $0
8. Subtotal: $13,483
9. Add Reserve Fund Assessment: $674 (5%)
10. Subtotal: $14,157
11. Probation Surcharge: N/A
12. Add Federal Policy Fee: $924
13. Total Amount Due: $15,081

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{\text{(Insurance Carried) } \$4{,}000{,}000}{\text{(Insurance Required) } \$14{,}400{,}000} \times \text{(Amount of Loss) } \$1{,}000{,}000 = \text{(Limit of Recovery) } \$277{,}778 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of $14,400,000 was not met.)

LOWEST FLOOR GUIDE

This section is to be used as a guide for identifying the lowest floor for rating buildings being considered for coverage under the National Flood Insurance Program (NFIP).

I. LOWEST FLOOR DETERMINATION

The following guidance is to be used to identify the lowest floor for rating purposes.

A. Non-Elevated Buildings

For a non-elevated building, the lowest floor used for rating purposes is the building's lowest floor including a basement or subgrade crawlspace, if any.

Attached Garage

If a non-elevated building described and rated as a single-family dwelling (including a condominium unit within a multi-unit residential building that qualifies as a single building) located in any A Zone (any flood zone beginning with the letter A) has an attached garage floor elevation at or above the Base Flood Elevation (BFE), the garage floor may be excluded from rating.

An attached garage floor elevation below the BFE can be excluded as the lowest floor for rating if the garage has no machinery or equipment below the BFE.

For rating purposes, if the garage has machinery or equipment below the BFE, the floor of the attached garage can be excluded from rating if all of the following conditions exist:

- The building is described and rated as a single-family dwelling;
- The building is located in any A Zone;
- The garage floor elevation is below the elevation of the top of the bottom floor; *and*
- The garage has proper openings (refer to Proper Openings Requirements subsection in this section of the manual).

If a building not described and rated as a single-family dwelling located in any A Zone has an attached garage, and the floor level of the garage is below the level of the building, use the garage floor as the lowest floor for rating.

B. Elevated Buildings in A Zones

An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Foundation walls are masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the weight of a building. Buildings with knee foundation walls below the elevated floor (e.g., foundation walls not constructed the full height of the area between the lowest elevated floor and the grade, with wood-frame or studs attached above the foundation wall), are considered elevated buildings for rating purposes. However, if the foundation walls are supported on a slab foundation, the building is non-elevated.

Enclosure

An enclosure is the portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. In determining whether an enclosure is finished, drywall that is mudded, taped, and painted is considered a finished wall. Drywall that is only painted is not considered to be finished. Drywall that is mudded and taped but not painted or textured is also not considered to be finished. Block walls are not considered to be finished even if they are painted. Typically a block (or concrete) wall is part of the foundation system. Painted plywood is considered to be finished.

NOTE: A crawlspace below the lowest elevated floor, and a garage below or attached to an elevated building are both considered enclosures.

Elevated No Enclosure

For an elevated building located in any A Zone (any flood zone beginning with the letter A), with no enclosure below the lowest elevated floor, the floor used for rating purposes is the lowest elevated floor.

Elevated with Enclosure

For an elevated building located in any A Zone that has an enclosure below the elevated floor, including a crawlspace or an attached garage, the enclosure or garage floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- There is an elevator below the BFE; *or*
- The unfinished enclosed space (either the enclosure or garage) has no proper openings.

NOTE: A garage attached to an elevated building is considered an enclosure.

For an elevated building located in any A Zone that has an enclosure below the elevated floor constructed with flood-damage resistant materials (as outlined in FEMA Technical Bulletin 2), the enclosure floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage, or
- There is an elevator below the BFE; or
- The enclosed space has no proper openings.

1. **Proper Opening Requirements**

   An elevated building with an enclosure or crawlspace below the elevated floor with proper flood openings (flood vents) in the enclosure or crawlspace can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper flood openings in an unfinished enclosure or crawlspace, the Application should indicate "None" for enclosure.) This rule applies to buildings in zones A, A1–A30, AE, AO, AH, AR, and AR Dual.

   For buildings in any A Zone all enclosures (including an elevator shaft, a garage, or a crawlspace) below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. One of the following criteria must be met to satisfy this proper openings requirement for rating purposes:

   a. A minimum of 2 openings must be present, with positioning on at least 2 exterior walls, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

   b. If the enclosure floor is partially subgrade, a minimum of 2 openings must be present, with positioning on a single exterior wall adjacent to the lowest grade next to the building, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

2. **Alternative to the Openings Requirement Above**

   For architectural or other reasons, a designer or builder may use an alternative to satisfy the requirement for a building to have openings that provide 1 square inch per square foot of enclosed area. These alternatives, which may be referred to as "engineered openings," must be certified as having been designed to provide automatic equalization of hydrostatic flood forces by allowing for the entry and exit of floodwaters. Design requirements and specifications for certification statements are outlined in FEMA Technical Bulletin 1-08, "Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas," at http://www.fema.gov/library/viewRecord.do?id=1579.

   If engineered openings are used as an alternative, the Write Your Own (WYO) Company or NFIP Servicing Agent must obtain a copy of the following documentation for its underwriting files:

   a. For engineered openings designed for installation in a specific building, a copy of the certification is required. This certification will verify to community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The original certification statement must include the design professional's name, title, address, type of license, license number, the state in which the license was issued, and the signature and applied seal of the certifying registered design professional. In addition, this certification shall identify the building in which the engineered openings will be installed and it shall address the following: (1) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; (2) description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters; and (3) description of the installation requirements or limitations that, if not followed, will void the certification; *or*

   b. For engineered openings for which the International Code Council Evaluation Service, Inc., has issued an Evaluation Report, a copy of the Evaluation Report is required. This report is required to assure community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The Evaluation Report identifies the model numbers of the engineered openings addressed in the report, specifies the number of engineered openings that are required for a specified square footage of enclosed area below the BFE,

and lists installation requirements. Acceptable documentation must include the model numbers of the engineered openings, which must match the model numbers provided in the International Code Council Evaluation Report.

3. **Elevated Building with Garage**

a. **Elevated on Crawlspace with Attached Garage**

If a building elevated on a crawlspace is located in an A Zone and has an attached garage, and the main building and garage are separated by foundation walls, the garage and the crawlspace are considered separate enclosures. Each must have its own flood openings meeting the NFIP proper openings requirement in order to exclude either garage or crawlspace floor as the lowest floor for rating. If the garage and the crawlspace share two exterior walls and are not separated by a foundation wall, the garage and crawlspace form a single enclosure. Use the following guidelines to determine the lowest floor for rating:

- Use the top of the crawlspace (under-floor space) floor or the garage floor, whichever is lower, if neither the crawlspace nor the garage has proper openings; *or*
- Use the top of the crawlspace floor, if the only area that has proper openings is the garage; *or*
- Use the top of the garage floor, if the only area that has proper openings is the crawlspace; *or*
- Use the top of the finished floor (habitable floor), if both the crawlspace and the garage have proper openings.

b. **Elevated with Enclosure — Garage Under the Elevated Floor**

If a building is elevated with an enclosure, and the garage is located in an enclosure beneath the elevated floor, the garage area is considered to be a part of the enclosure area. It is not necessary for the garage area to have its own flood openings, as long as the openings in the enclosure as a whole meet the NFIP proper openings requirements. When a garage shares exterior walls with other enclosed areas, and there is no foundation wall between them, then the garage area is considered to be a part of the enclosed area. When the garage is separated from other enclosed areas by a foundation wall, the garage must meet the proper openings requirement separately in order to be excluded from rating.

C. Elevated Buildings in V Zones

In zones V, VE, and V1–V30, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- The enclosed space is of any size, and there is machinery or equipment below the BFE located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building – i.e., furnaces, water heaters, heat pumps, air conditioners. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); *or*
- There is elevator equipment below the BFE; *or*
- The enclosed space is constructed with non-breakaway walls. (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); *or*
- The enclosed space is 300 square feet or more and has breakaway walls; *or*
- The enclosed space has load-bearing (supporting) walls.

NOTE: If the enclosed space (enclosure) is at or above the BFE, use the "Free of Obstruction" rate table in the Rating or Condominiums section as appropriate. Also use these rates if an enclosure has solid load-bearing walls that provide less than 25% of the building's structural support. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

1981 Post-FIRM V Zone With Obstruction

For Post-FIRM 1981 buildings elevated in V zones with an enclosure, the bottom of the lowest horizontal structural member is the building's lowest floor if ALL of the following conditions exist:

- The enclosure is unfinished; *and*
- The enclosure is used solely for building access, parking, or storage; *and*
- The enclosure is constructed with breakaway walls; *and*
- The enclosure is less than 300 square feet; *and*

- There is no machinery and equipment below the BFE; *and*
- There is no elevator below the BFE.

The Post-FIRM Elevated Buildings with Obstruction rate table must be used.

NOTE: Pre-1981 construction (both Pre-FIRM and Post-FIRM '75-'81) meeting the above building conditions may use the Post-1981 V zone rate tables if the FIRM used for rating is effective on or after October 1, 1981.

1981 Post-FIRM V Zone No Obstruction

For Post-FIRM 1981 buildings elevated in V zones with no enclosure, the bottom of the lowest horizontal structural member is the building's lowest floor using the 1981 Post-FIRM Elevated Building without Obstruction rate table.

NOTE: Pre-1981 construction (both Pre-FIRM and Post-FIRM '75-'81) meeting the above building conditions may use the Post-1981 V zone rate tables if the FIRM used for rating is effective on or after October 1, 1981.

D. Hanging Floors (A Zones and V Zones)

A hanging floor is a walled-in floor area beneath an elevated building which does not extend to the ground. A hanging floor includes foyers or mid-level entries that are walled-in and beneath an elevated building, and has a floor which does not extend to the ground. In A Zones, the top of the hanging floor is considered the lowest floor for rating. In V Zones, the bottom of the hanging floor's lowest horizontal structure member is considered the lowest floor for rating. A building that includes a hanging floor must be described as an elevated building. Buildings with hanging floors can be submitted for Special Rates consideration.

II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate (EC) is used to establish the rates for buildings located in Special Flood Hazard Areas (SFHA) with full-risk rates. Use the criteria below in determining whether use of the EC is mandatory or optional. (See the Special Certifications section for more information on using the EC.)

A. Mandatory Use of Elevation Certificate

An EC is required to determine the full-risk premium rate for all Post-FIRM buildings rated in zones Unnumbered A, AE, A1–A30, VE, and V1–V30. An EC is also required for Post-FIRM buildings located in Unnumbered A Zones (With or Without BFE) and Zones AH and AO. In Zone AO, a Letter of Compliance is acceptable in lieu of an EC.

In unnumbered A zones, when there is no BFE, the property owner or the property owner's representative may complete the EC without providing data in Section C or D. If the building is located in an unnumbered A Zone, and the community has established a BFE, an EC completed by a licensed land surveyor, architect, or engineer that certifies the lowest floor elevation in Section C and D must be submitted.

Pre-FIRM buildings insured with continuous coverage with an original new business date prior to July 6, 2012, may use Optional full-risk rates determined with an EC. Pre-FIRM buildings newly insured or newly purchased on or after July 6, 2012, in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30 must be rated with full-risk premium rates determined with an EC. Additionally, coverage reinstated effective on or after October 4, 2012, following a lapse in coverage for a policy previously receiving Pre-FIRM subsidized premium rates must be rated with full-risk premium rates determined with an EC.

B. Optional Rating Using the Elevation Certificate

Buildings located in AR and AR Dual Zones, or constructed prior to publication of the initial Flood Insurance Rate Map (Pre-FIRM), can, at the option of the insured, be elevation-rated with an EC. The insured may select the more advantageous rate.

C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988

NAVD 1988 is replacing NGVD 1929 as the national standard reference datum for elevations. To determine the conversion from NGVD to NAVD, contact the community official. The surveyor may have applied the conversion factor to the elevations entered on the EC. Unless the surveyor's comments specifically state that the conversion was not performed, assume that line items C2.a–h have already been converted to the same elevation datum as the BFE reported in box B9. Following this guidance will ensure consistent application at the policy processing level.

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This tool is available through the NGS website at http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl. Enter the north latitude and west longitude of the structure. Enter "ft" in the orthometric height field. The conversion factor will then be provided for calculations.

For example, to convert a property with a latitude of 35° 15’ and longitude of 121° 22’ 30” from NGVD 29 to NAVD 88, enter the latitude and longitude in the degrees, minutes, seconds format (just replace the °, ‘, “ symbols with a space).

Enter the elevation to be converted in NGVD 29 (e.g., top of bottom floor, top of next-higher floor, bottom of lowest horizontal structural member, or lowest adjacent grade next to the building). If the elevation is measured in feet (most places other than Puerto Rico), be sure to include “ft” after the elevation so that the results will be in feet.

As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29 and click on Submit. The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.726 feet and a building elevation of 56.926 feet NAVD 88. Shown in tenths of a foot, the building elevation is 56.9 feet NAVD 88.

To convert a property from NAVD 88 to NGVD 29, enter data as above. Be sure to select Vertical Datum NAVD 88, then click on Submit. The result produced by VERTCON shows a conversion factor of 2.726 feet. Use the building elevation of 54.2 ft. The building elevation in NGVD 29 is 51.474 feet. Shown in tenths of a foot, the building elevation is 51.4 feet NGVD 29.

PUTTING IT INTO PERSPECTIVE….

Section A and C of the 2012 Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This 2012 Elevation Certificate does not specifically identify for the insurance agent the Lower Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide must be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with some helpful information and hints.

WHERE TO START……

The following are some suggested guidelines for interpreting the elevation information in Section C:

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section A, Item A7. This diagram number refers to one of the building diagrams located on Instructions Pages 7 through 9 of the Elevation Certificate.

STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C2 of the Elevation Certificate. The circled letters and numbers on the building diagram correspond to the elevations entered in Items C2.a-h in Section C, Item C2. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

STEP 3:

Review the elevation in Item C2.a. If the elevation in Item C2.a is lower than the elevation in Item C2.f, then you have a building with a basement. The correct lowest floor elevation for rating will be Item C2.a (Building Diagrams 2, 4, or 9).

- For Building Diagrams 1A, 1B, and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.
- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).
- If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the *bottom* of Item C2.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

IMPORTANT HINT:

- If Item A8 and/or Item A9 shows flood openings, and the openings are adequate for the square footage of the enclosed area, then you have an elevated building with proper venting. The lowest floor elevation for rating is Item C2.b, top of the next higher floor, as long as the building is not located in a V Zone (Building Diagrams 7 and 8).

WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department for assistance.

Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual

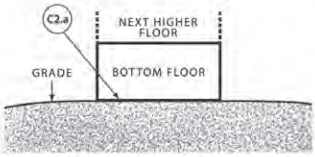
BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



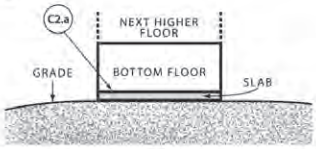
BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



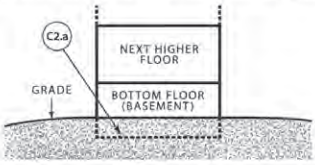
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Top of basement floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



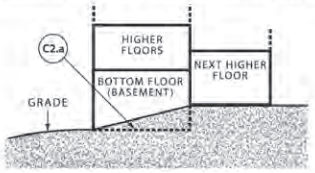
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



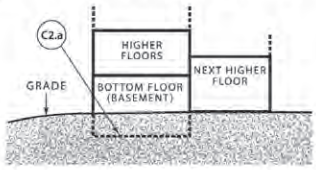
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Top of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



Lowest Floor Guide for Zones AO and A (without BFE)

BUILDING DIAGRAMS

Distinguishing Feature: All buildings

Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate: Use the measurement provided in Item E1. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-9 with proper openings, use the measurement provided in Item E2.

*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual

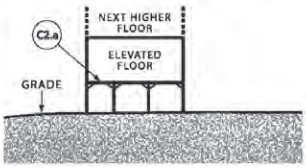
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

Lowest Floor for Rating: Lowest elevated floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



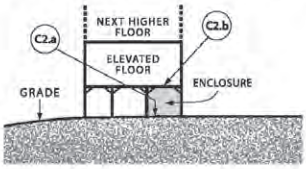
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



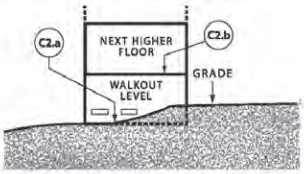
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



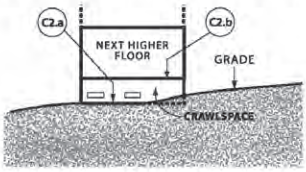
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawlspace is with or without openings** present in the walls of the crawlspace.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A zones are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



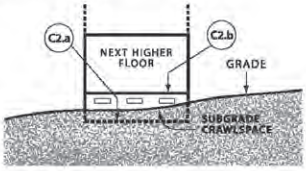
BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is below ground level (grade) on all sides.* (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Top of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



**An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening: openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings see NFIP Technical Bulletin 1.

Lowest Floor Guide for Zones V, VE, V1-V30

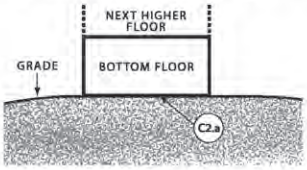
BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



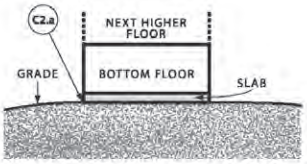
BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



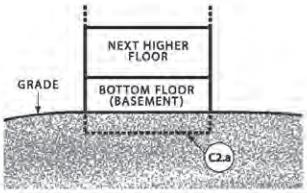
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



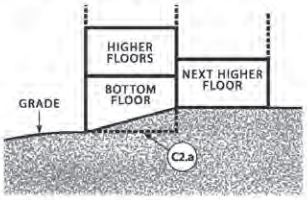
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



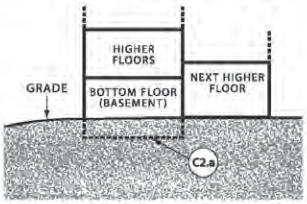
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawlspaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a***

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

Lowest Floor Guide for Zones V, VE, V1-V30

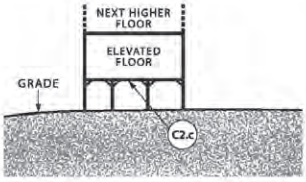
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is ½ inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.c.

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



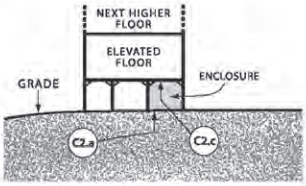
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.c***

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



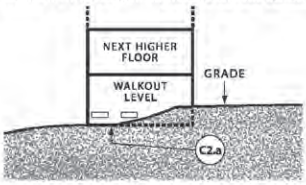
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.***

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



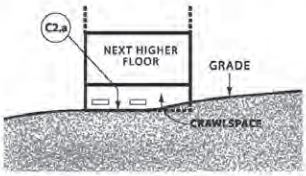
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.***

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.



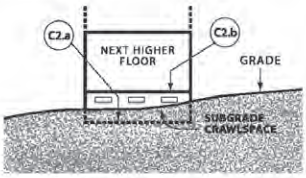
BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is below ground level (grade) on all sides.* (If the distance from the crawlspace to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Bottom of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a. and Item C2.b.

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



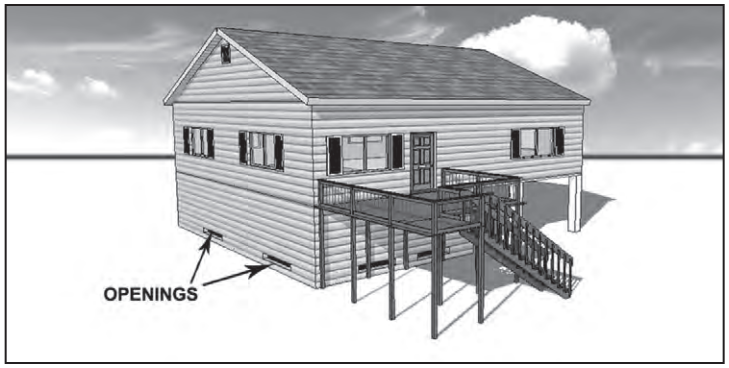
*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

***Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

TABLE OF CONTENTS

SECTION	PAGE
Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones B, C, X, A99, and D	LFG 12 – LFG 15
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones B, C, X, A99, and D	LFG 16 – LFG 19
Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH	LFG 20 – LFG 26
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH	LFG 27 – LFG 31
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones AE and A1–A30	LFG 32 – LFG 39
Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones AE and A1–A30	LFG 40 – LFG 54
Non-Elevated Buildings for Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1–V30	LFG 55 – LFG 60
Elevated Buildings for Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1–V30	LFG 61 – LFG 73
Elevated Buildings for Post-FIRM Risks in Flood Zones VE and V1–V30, Construction Date October 1, 1981, and After	LFG 74 – LFG 85
Non-Elevated Buildings for Post-FIRM Risks in Flood Zones VE and V1–V30, Construction Date October 1, 1981, and After	LFG 86

ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

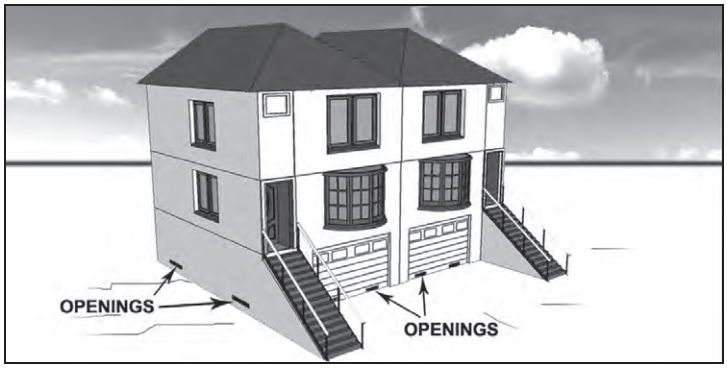


Building Description	1 floor with unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating[7, 8]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***No Basement/Enclosure*** category.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
8 D zone rates are considered subsidized.

NOTE: *Above references may not apply to this page.*

ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D



Building Description	2 floors with unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating[7, 8]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***No Basement/Enclosure*** category.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

Building Description	2 floors with unfinished enclosed area
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating[7, 8]	Use Pre-FIRM rate table ***With Enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***With Enclosure*** category.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

Building Description	1 floor with finished or unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Non-load-bearing walls No proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating[7, 8]	Use Pre-FIRM rate table ***With Enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***With Enclosure*** category.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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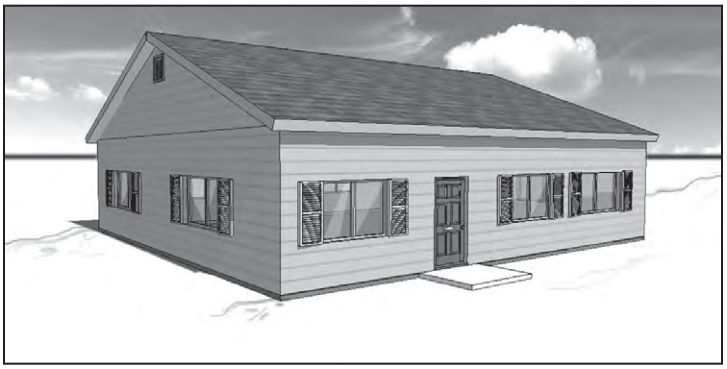
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D



Building Description	1 floor on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Rating[7, 8]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***No Basement/Enclosure*** category.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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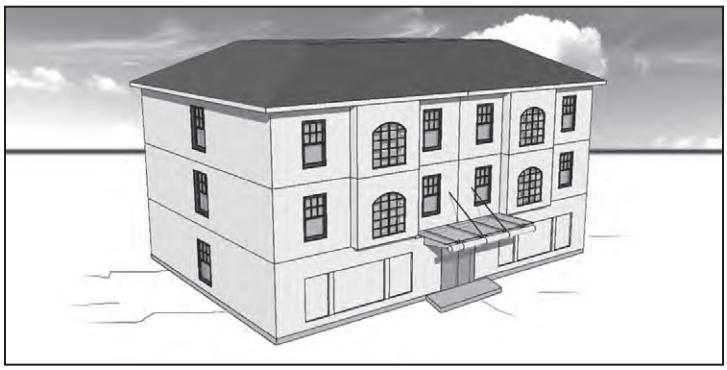
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D



Building Description	3 or more floors on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Rating[7, 8]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***No Basement/Enclosure*** category.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
8 D zone rates are considered subsidized.

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Rating[7, 8]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***No Basement/Enclosure*** category.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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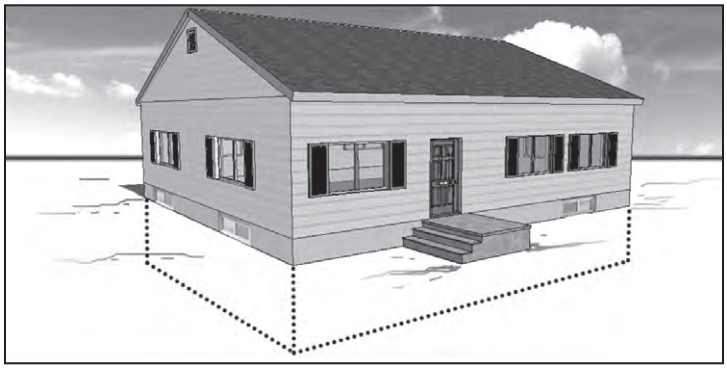
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

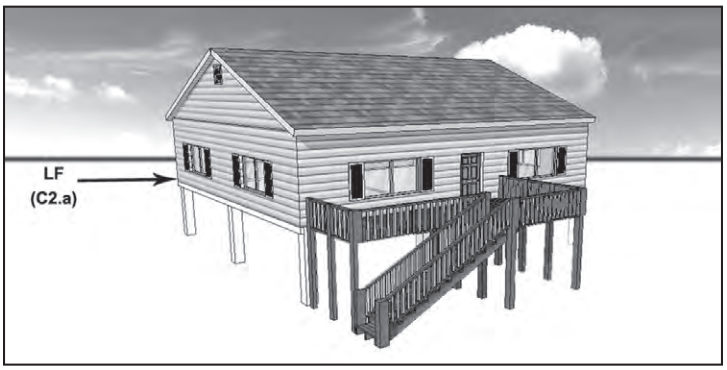


Building Description	1 floor with finished or unfinished basement
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	No Elevation Certificate required
Application Should Show	Building type — 2 floors Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Rating[7, 8]	Use Pre-FIRM rate table ***With Basement*** category.
Post-FIRM Rating	Use Post-FIRM rate table ***With Basement*** category.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.
8 D zone rates are considered subsidized.

NOTE: *Above references may not apply to this page.*

ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	None
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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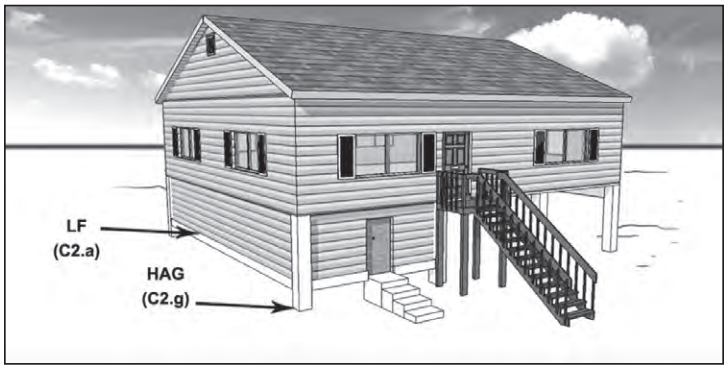
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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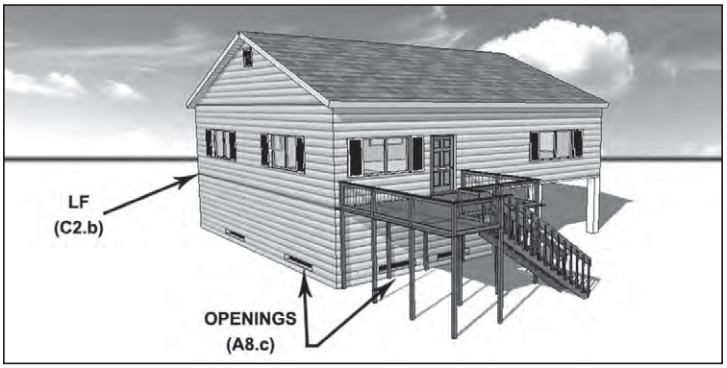
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
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ELEVATED BUILDINGS
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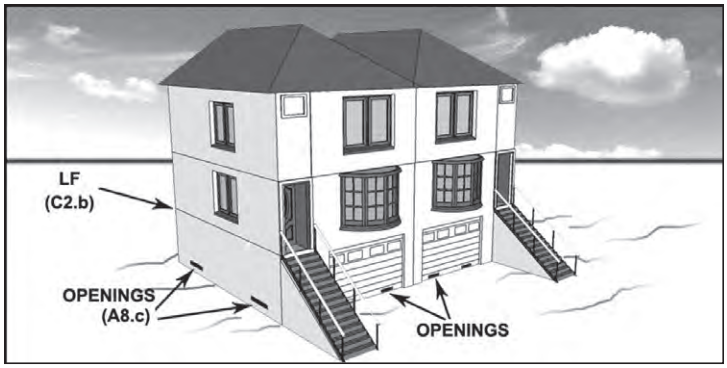

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Post-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

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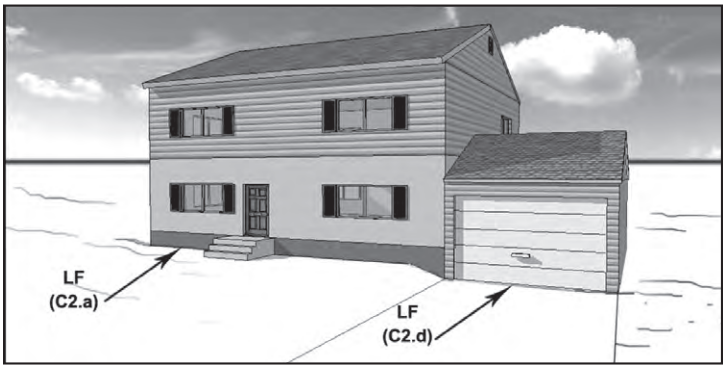

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (lower of crawlspace or garage)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***With Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***With Enclosure*** category. **A Zone:** Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Submit the Application to the insurer for a rate.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

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Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure Non-load-bearing walls No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***With Enclosure*** category. **AH Zone:** Use Pre FIRM rate table ***With Enclosure*** category. **A Zone:** Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Submit the Application to the insurer for a rate.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

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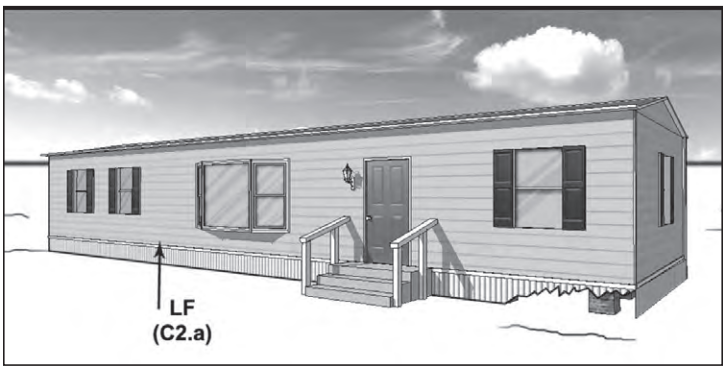
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***Manufactured (Mobile) Home*** category. **AH Zone:** Use Pre-FIRM rate table ***Manufactured (Mobile) Home*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

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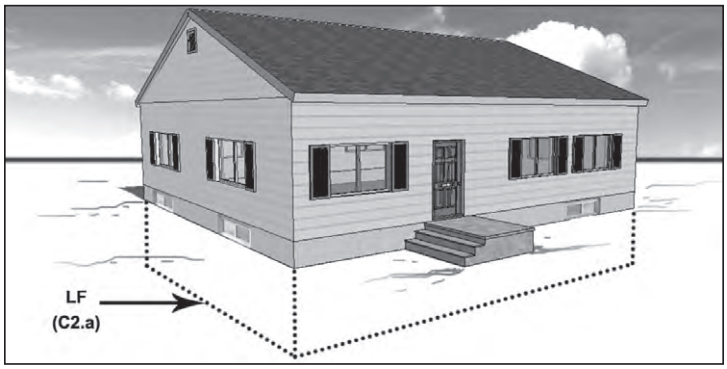

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished basement (see Elevation Certificate, Diagram 2)
Machinery or Equipment Servicing Building	With or without machinery or equipment in the basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — 2 floors Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***With Basement*** category. **AH Zone:** Use Pre-FIRM rate table ***With Basement*** category. **A Zone:** Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Submit the Application to the insurer for a rate.
Post-FIRM Rating	Submit the Application to the insurer for a rate.

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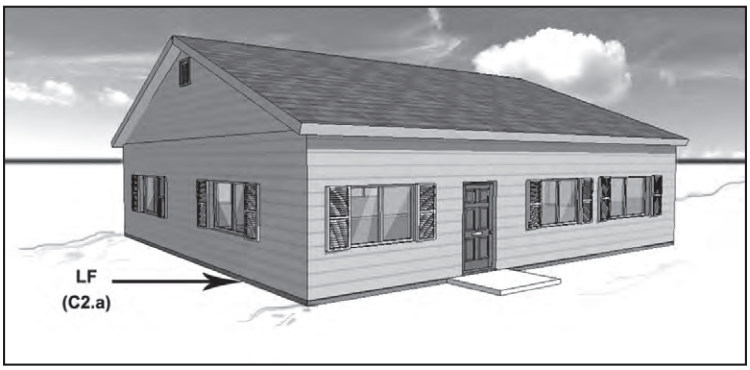

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

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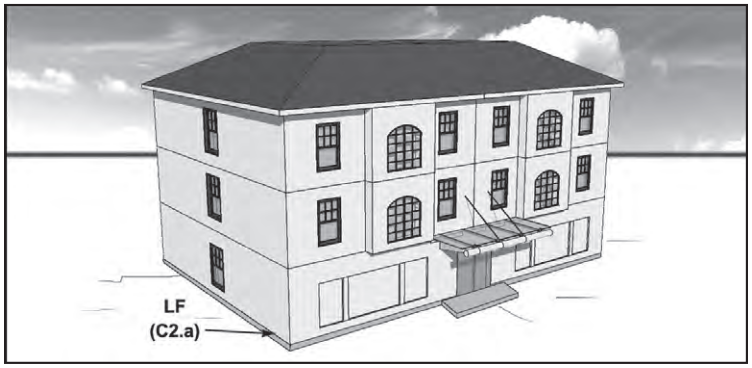

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***No Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***With Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
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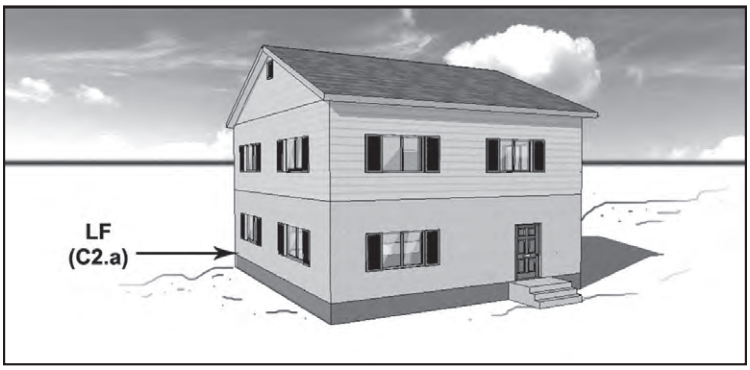

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***No Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***With Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone:** If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]:** Use Post-FIRM rate table ***No Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]:** If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***With Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings[3], and has machinery or equipment below the BFE[2], use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	**AO Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **AH Zone:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone with BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category. **A Zone without BFE[2]:** Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	**AO Zone**: If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]**: Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]**: If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.
Post-FIRM Rating	**AO Zone**: If difference between LF[1] and HAG[4] is equal to or greater than Base Flood Depth, use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **AH Zone:** If LF[1] elevation is greater than or equal to the BFE[2], use ***With Certification of Compliance or Elevation Certificate*** rate. If not, use ***Without Certification of Compliance or Elevation Certificate*** rate. **A Zone with BFE[2]**: Use Post-FIRM rate table ***With Base Flood Elevation*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate. **A Zone without BFE[2]**: If difference between the LF[1] and HAG[4] is 1 foot or more, use Post-FIRM rate table ***No Base Flood Elevation*** category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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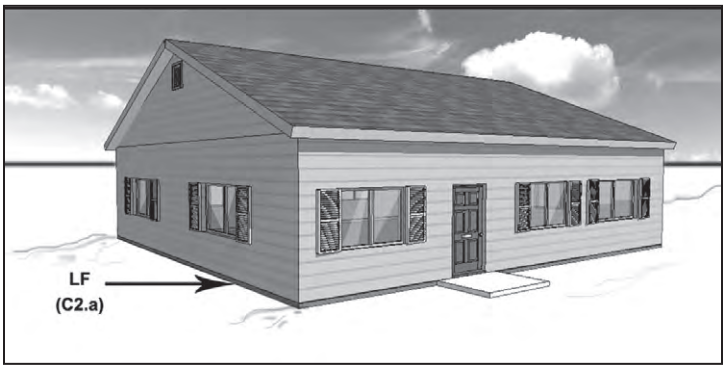
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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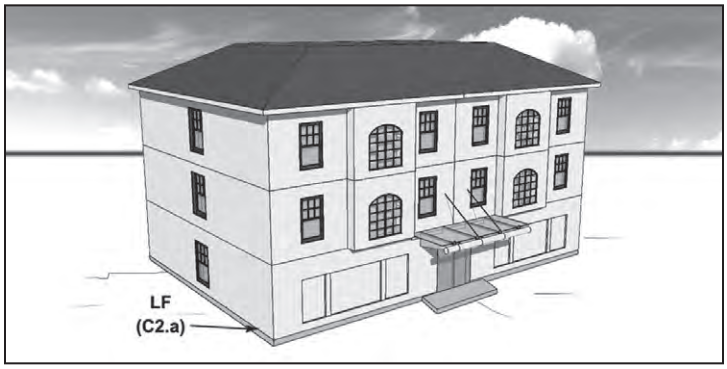
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors on slab (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings[3], and has machinery or equipment below the BFE[2], use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
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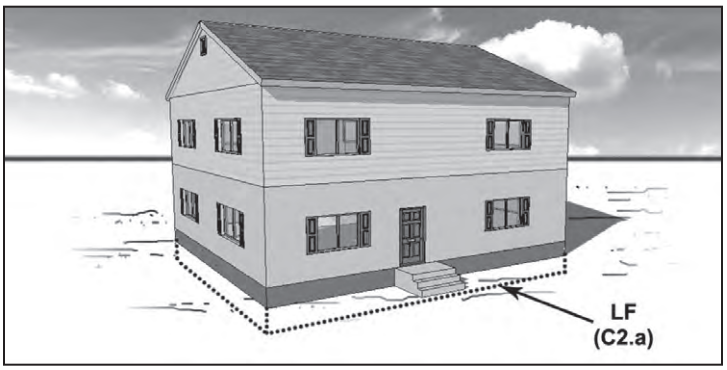
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with subgrade crawlspace with or without openings (see Elevation Certificate, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next-higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including subgrade crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Subgrade crawlspace
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***Non-Elevated With Subgrade Crawlspace*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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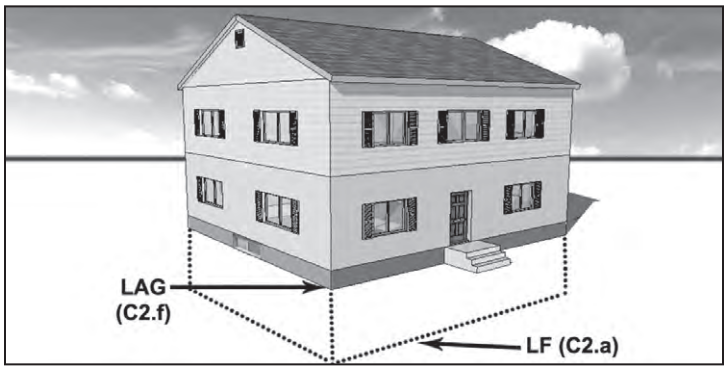
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished basement (see Elevation Certificate, Diagram 2) Basement floor is subgrade more than 2 feet, or subgrade no more than 2 feet and the distance between the basement floor and the top of the next-higher floor is more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Basement — Finished or unfinished
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	If attached garage has no proper openings[3], and has machinery or equipment below the BFE[2], use the garage floor for rating. Otherwise, use the top of the finished floor for rating.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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2 BFE — Base Flood Elevation
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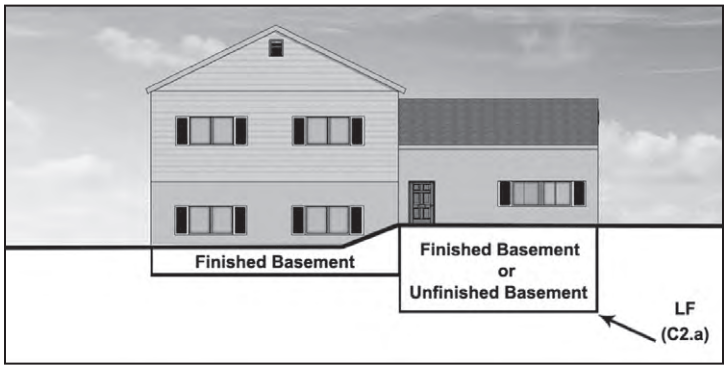
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	Split level with unfinished or finished basement (see Elevation Certificate, Diagram 4)
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building type — Split level Basement — Finished or unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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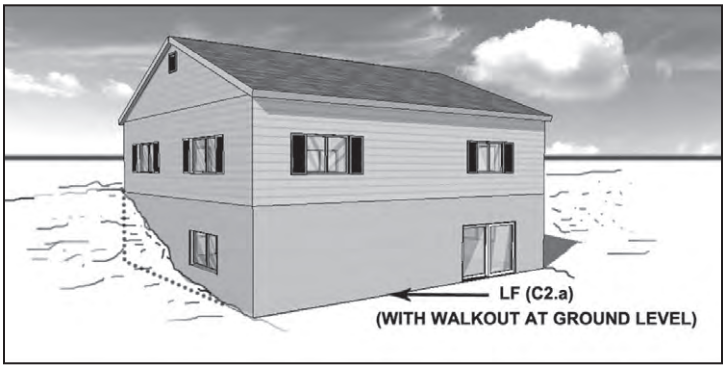
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished lower level No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment at ground level
Lowest Floor for Rating	Top of bottom floor (enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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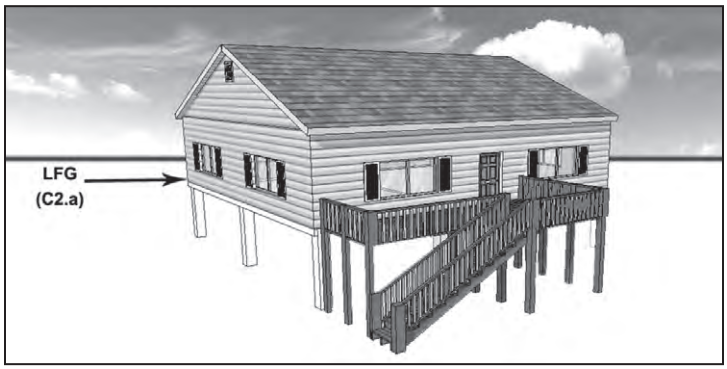
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
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6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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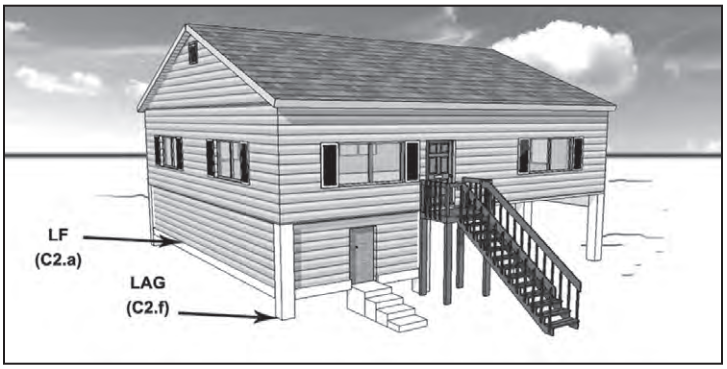
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	Elevated on piers, posts, piles, or columns with hanging floor 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE[2] is unfinished and used for storage or building access only, use ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE[2] is unfinished and used for storage or building access only, use ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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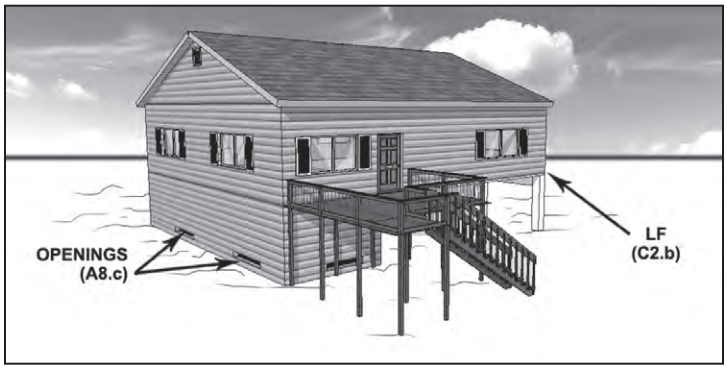
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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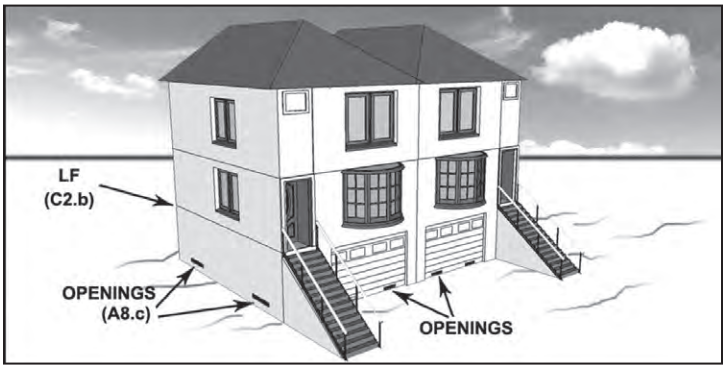
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Unfinished enclosure With proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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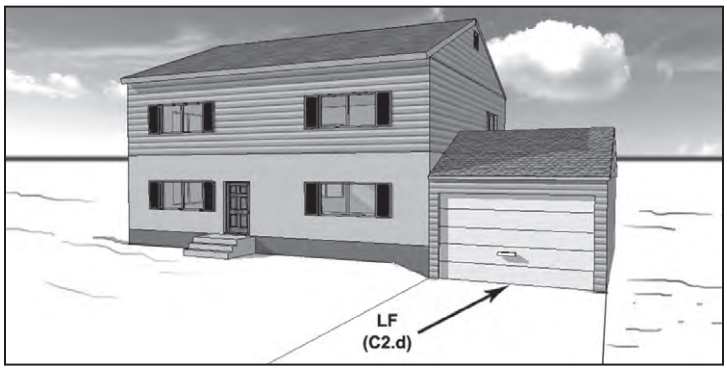
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure (garage) and crawlspace No proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (garage)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Non-load-bearing walls No openings
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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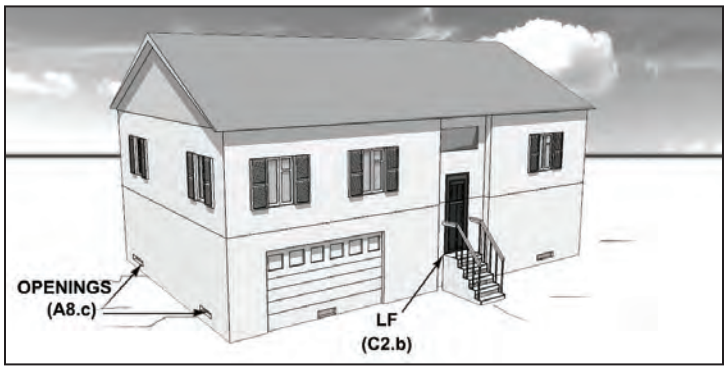
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosure garage and storage area Proper openings in garage and enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of next-higher floor (elevated floor) Mid-Level Entry elevation
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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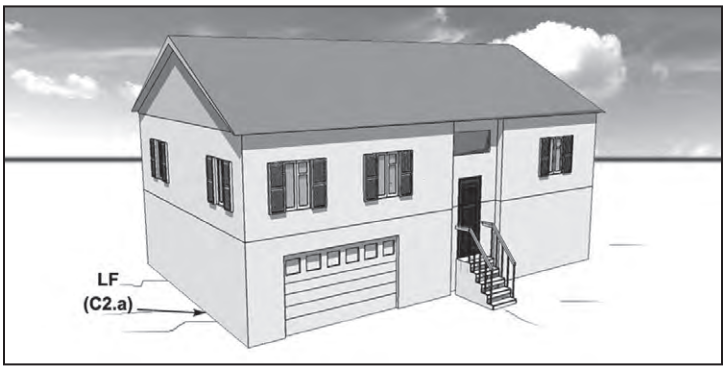

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosure garage and storage area No proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Floor of garage and storage area
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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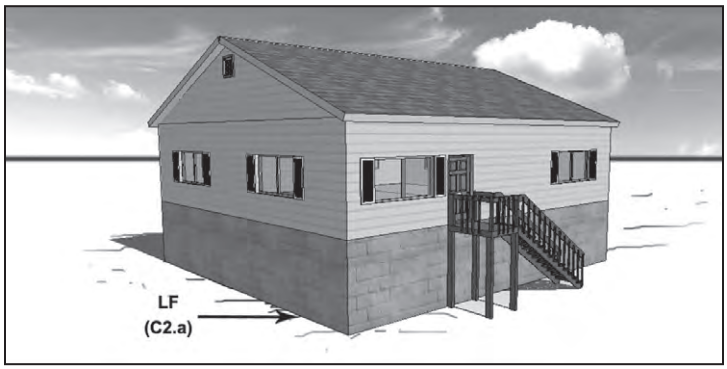

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished enclosure No proper openings[3]
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

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Building Description	2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Enclosed garage at same level as crawlspace Unfinished enclosure/crawlspace No proper openings[3] in crawlspace or garage Floor of crawlspace/garage is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Floor of crawlspace and garage
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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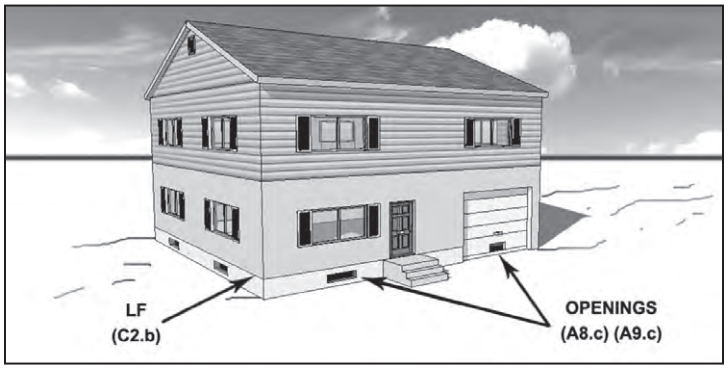

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace Proper openings[3] in crawlspace and garage Floor of crawlspace/garage is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	Without machinery or equipment in crawlspace or garage
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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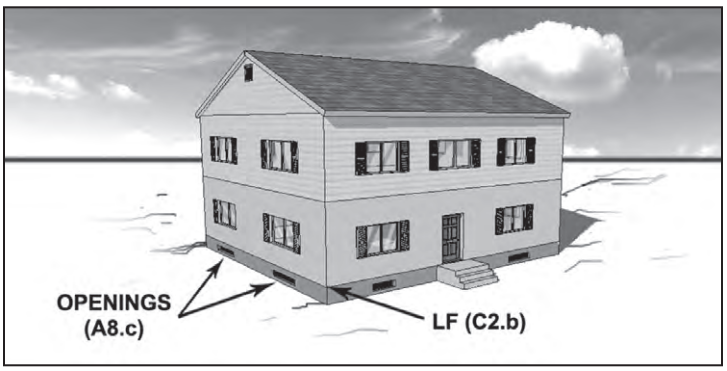

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace With proper openings[3] Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawlspace
Lowest Floor for Rating	Top of next-higher floor (elevated floor)
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

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Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace No proper openings[3] Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawlspace
Lowest Floor for Rating	Top of bottom floor (crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***Elevated on Crawlspace*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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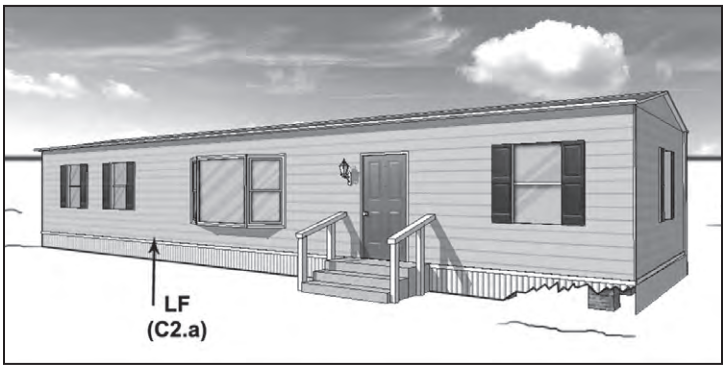
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

NOTE: *Above references may not apply to this page.*

ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***Manufactured (Mobile) Home*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM ***Manufactured (Mobile) Home*** rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating	Use Post-FIRM ***Manufactured (Mobile) Home*** rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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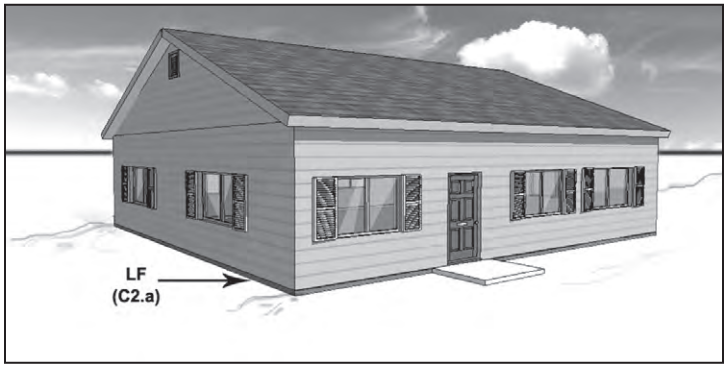
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
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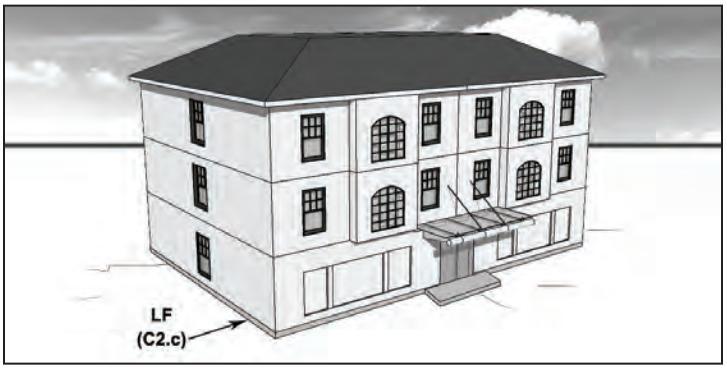
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
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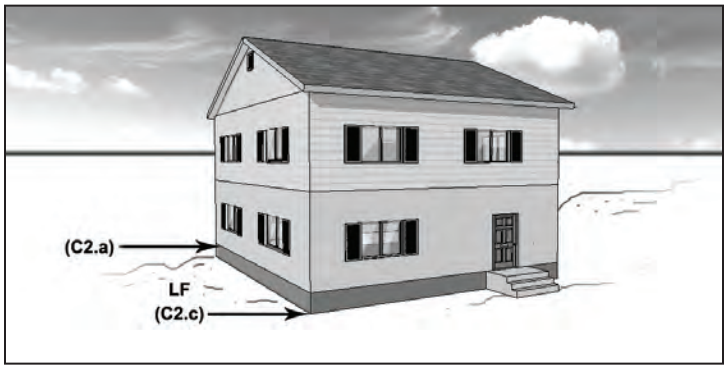
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Lowest Floor for Rating	Bottom of lowest horizontal structural member (C2.c)
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V Zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
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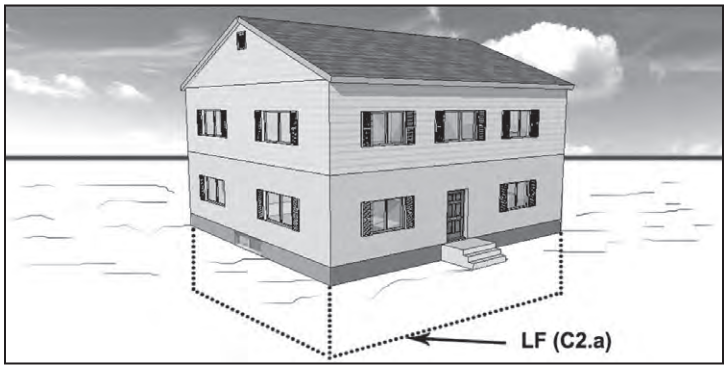
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 floors Finished basement (see Elevation Certificate, Diagram 2)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — Finished Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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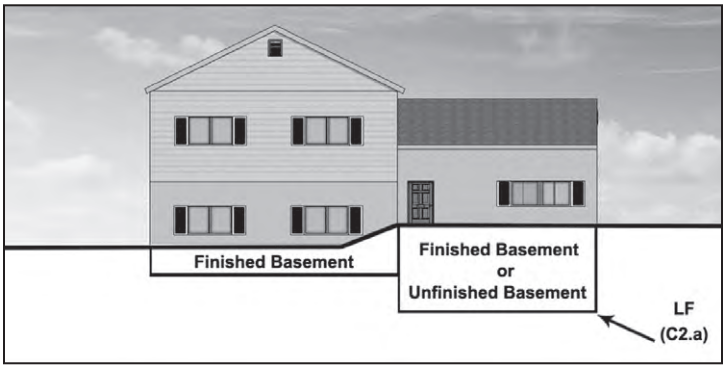
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	Split level Unfinished basement (see Elevation Certificate, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — Split level Basement — Unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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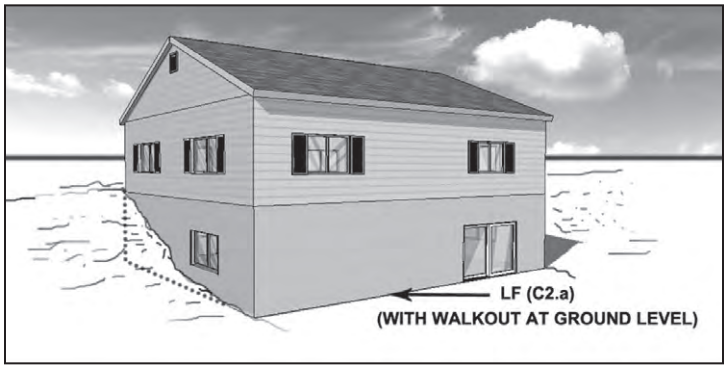
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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ELEVATED BUILDINGS
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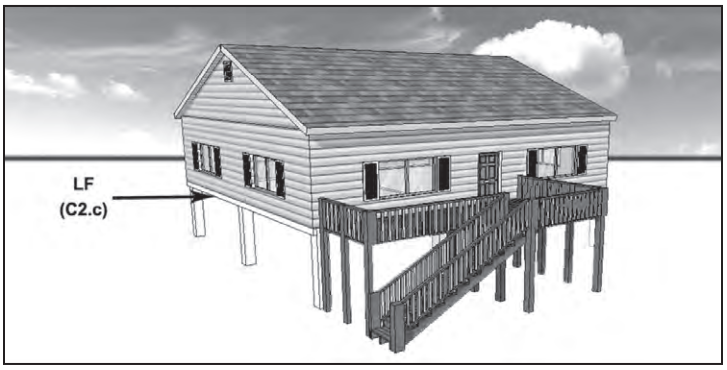

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; *or* (2) Wooden or plastic lattice with at least 40% 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% of their area open and made of material no thicker than 1 inch; *or* (4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Machinery or Equipment Servicing Building	Any machinery or equipment below elevated floor is at or above the BFE[2]
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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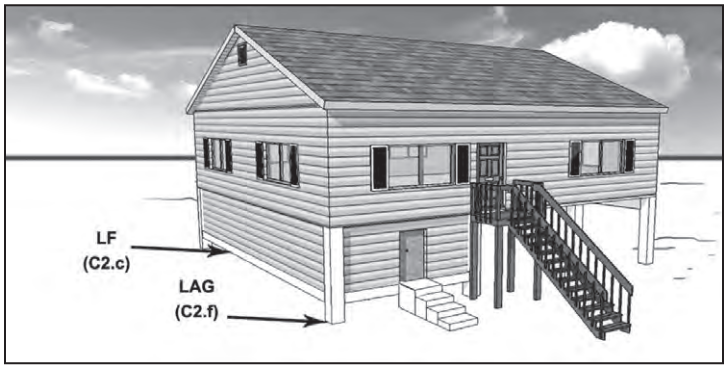
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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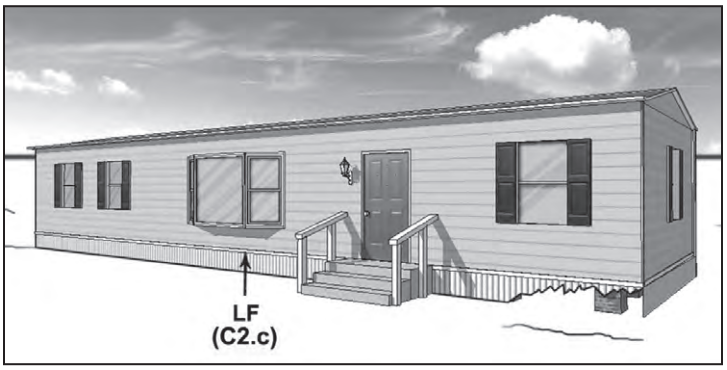


Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

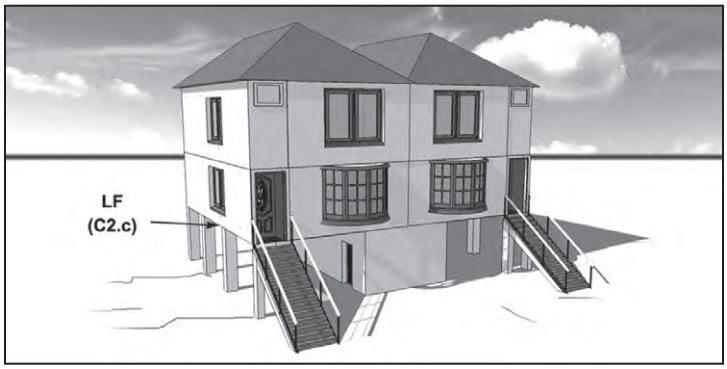
Building Description	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl or aluminum skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***Manufactured (Mobile) Home*** rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***Manufactured (Mobile) Home*** rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

NOTE: *Above references may not apply to this page.*

6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Pre-FIRM / Post-FIRM Building type: 2 floors / 2 floors Is building elevated?: Yes / Yes Is area below the elevated floor enclosed?: Yes / No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category and describe the building as an elevated building with enclosure.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Pre-FIRM / Post-FIRM Building type: 2 floors / 1 floor Is building elevated?: Yes / Yes Is area below the elevated floor enclosed?: Yes / No
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category and describe the building as an elevated building with enclosure.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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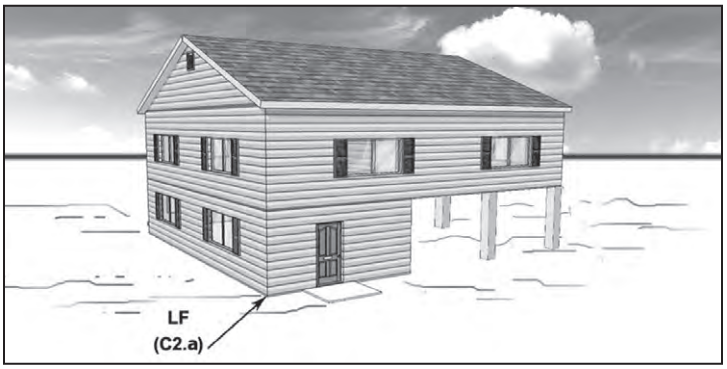
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

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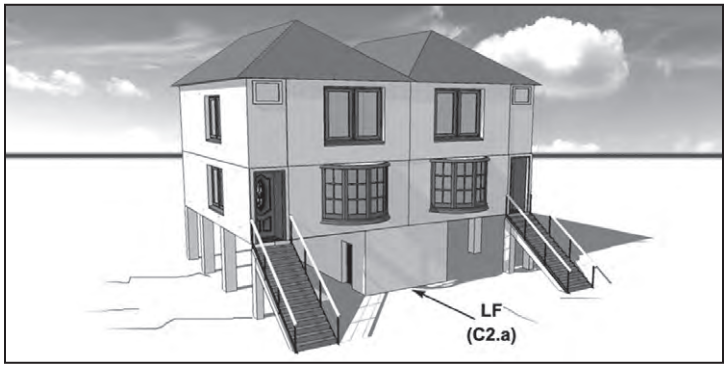
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with non-breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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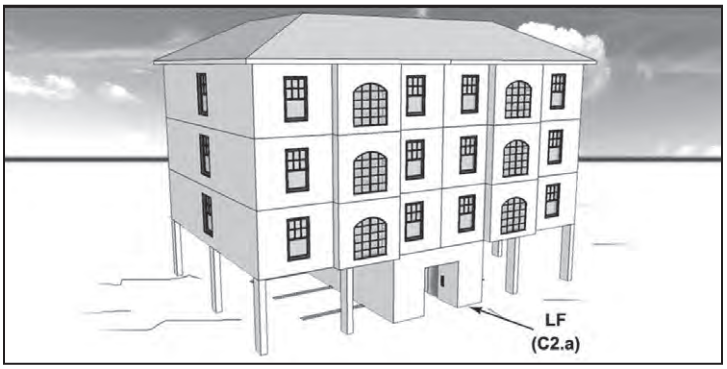
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
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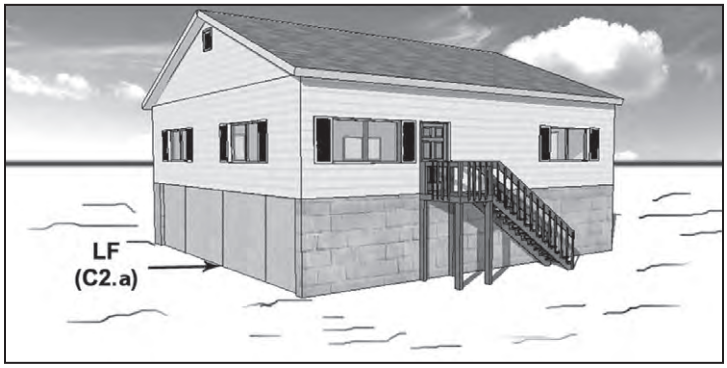
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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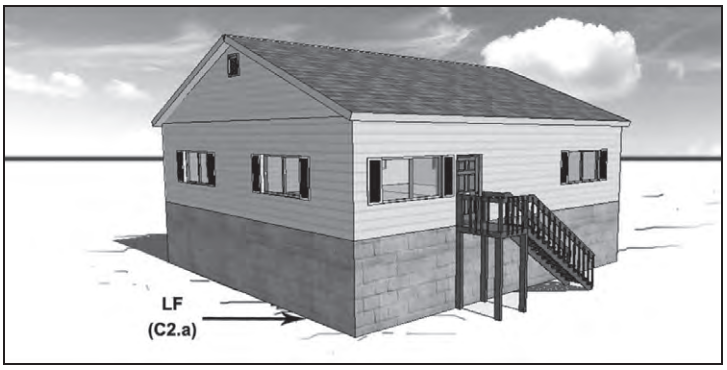
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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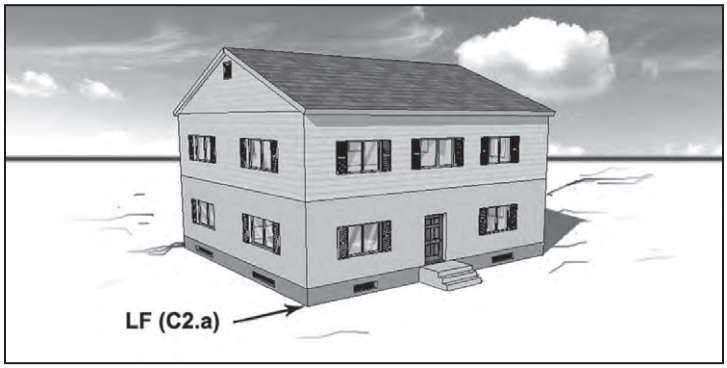
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of foundation wall
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5, 7]	Use Pre-FIRM rate table ***Elevated On Crawlspace*** category.
Pre-FIRM Full-Risk Rating[7] (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

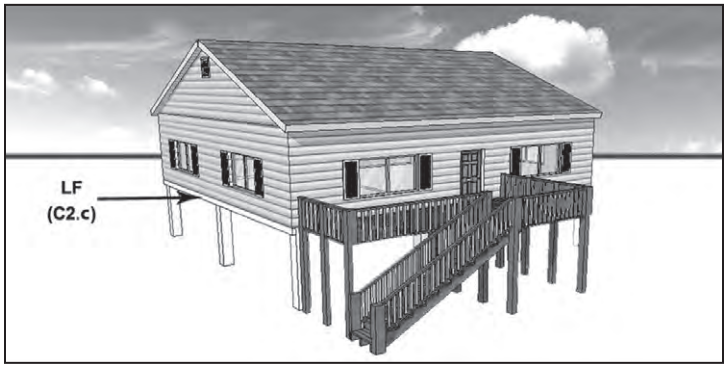
Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; *or* (2) Wooden or plastic lattice with at least 40% 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% of their area open and made of material no thicker than 1 inch; *or* (4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone ***Free of Obstruction*** rates. If LF[1] elevation is 4 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure or open-wood latticework or insect screening
Machinery or Equipment Servicing Building	With machinery or equipment at or above the BFE
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone ***Free of Obstruction*** rates. If LF[1] elevation is 4 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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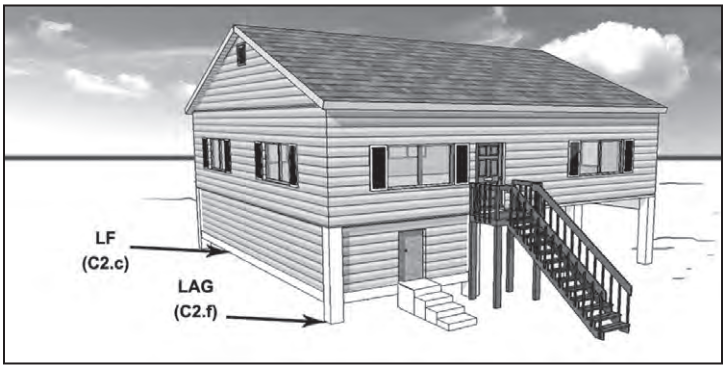
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	Without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone ***Free of Obstruction*** rates. If LF[1] elevation is 4 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
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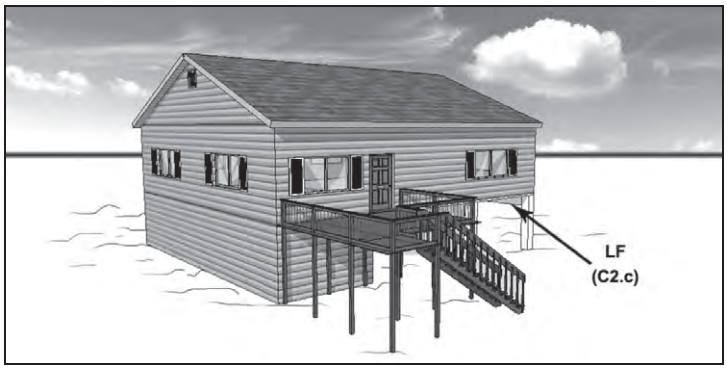
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	Without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone ***With Obstruction*** rates. If LF[1] elevation is 4 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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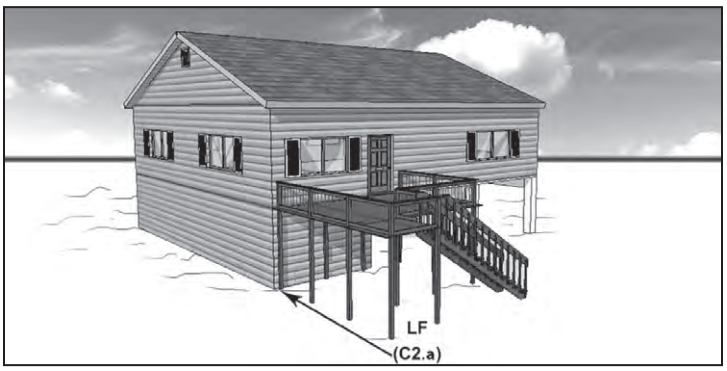
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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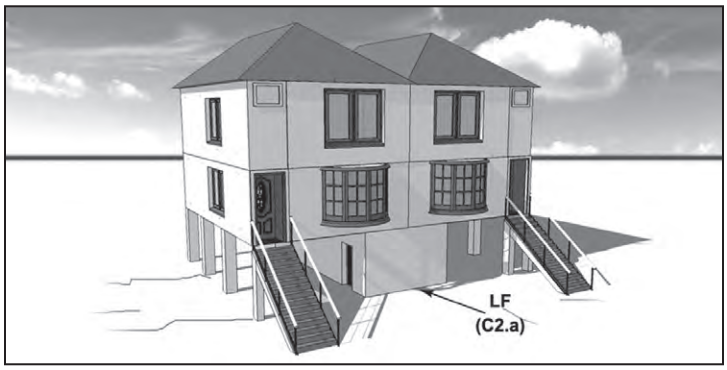
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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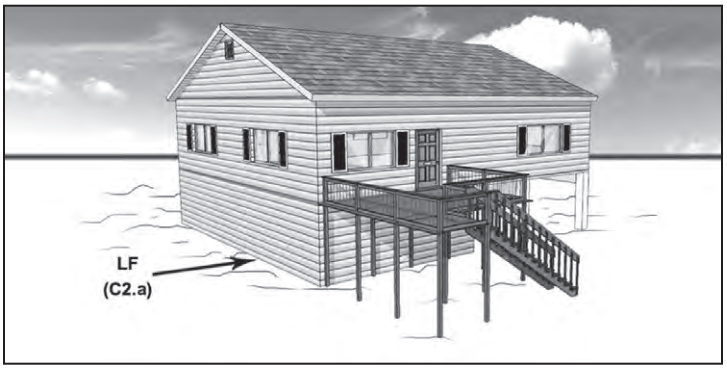
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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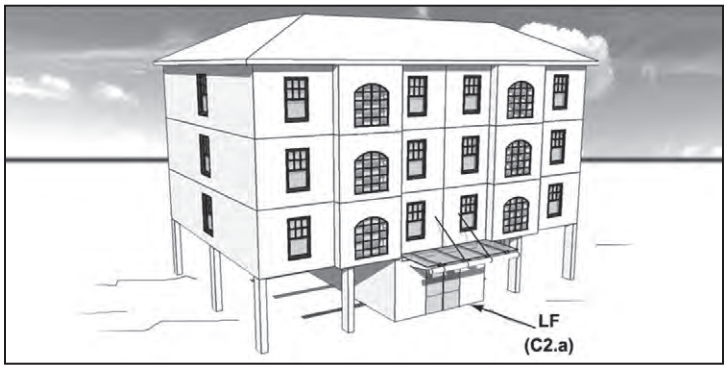
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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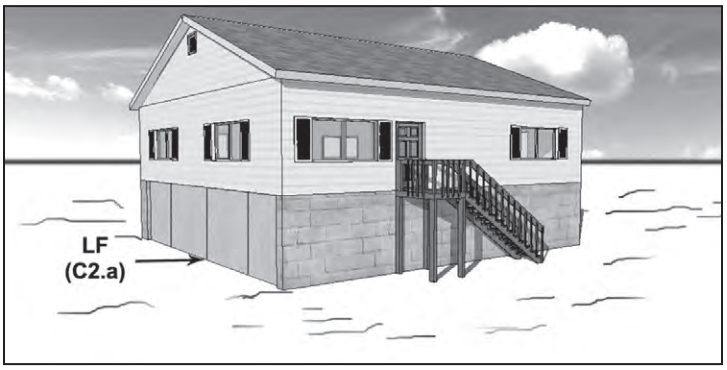
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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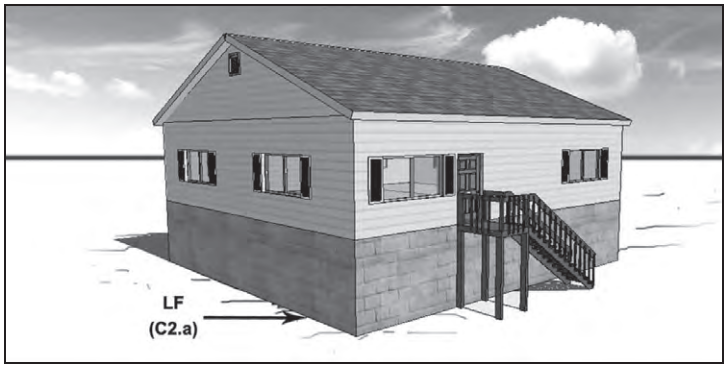
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Unfinished crawlspace
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of foundation wall
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure garage Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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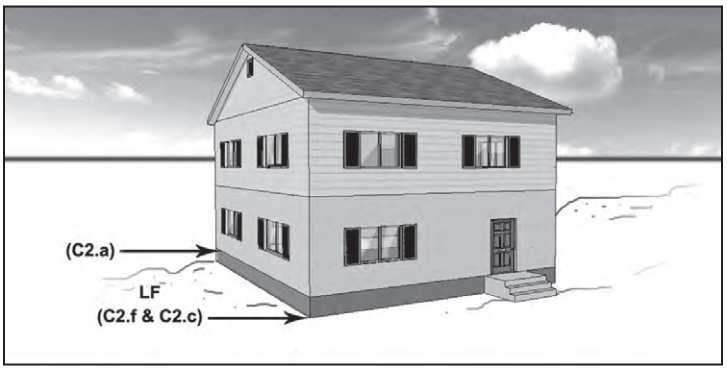
NON-ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 — CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

Building Description	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
Lowest Floor for Rating	Lowest adjacent grade (C2.f)
Application Should Show	Building type — 2 floors Basement — None Is building elevated? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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SPECIAL CERTIFICATIONS

This section presents detailed instructions for the completion of the National Flood Insurance Program (NFIP) Elevation Certificate (EC) and the NFIP Floodproofing Certificates.

NOTE: When determining the lowest floor for rating, refer to the Lowest Floor Guide section of this manual.

I. NFIP ELEVATION CERTIFICATE

The EC is an important administrative tool of the NFIP. It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on Fill (LOMR-F).

The surveyor, engineer, architect, property owner, or owner's representative is required to provide the square footage of any crawlspace or enclosure(s) below the lowest elevated floor (including an attached garage) plus information about any permanent flood openings in the crawlspace or enclosure(s). When the EC is being submitted to obtain flood insurance through the NFIP, generally at least 2 photographs of the building must accompany it. This additional information will significantly enhance the agent's/producer's and company underwriter's ability to properly rate elevation-rated risks. Current photograph requirements, and exceptions to them, are described in Section II. below.

The NFIP EC form and instructions were revised effective July 31, 2012. Beginning August 1, 2012, the 2012 EC form and instructions (shown on pages CERT 11–25) are being phased in on a voluntary basis through July 31, 2013. Elevations certified on or after August 1, 2013, must be submitted on the 2012 form. An exception is made when the community official completes the 2009 EC with elevation data received by the community before August 1, 2013. It must be noted in the Comments area of Section G of the 2009 EC that the community had the data on file before August 1, 2013.

When 2 or more ECs are submitted for the same building, use the EC with the latest certified date when rating the policy.

Non-NFIP elevation certification forms certified on or after October 1, 2000, do not satisfy NFIP requirements and cannot be used for rating policies.

The EC is required on Post-FIRM and full-risk, elevation-rated Pre-FIRM buildings constructed in an SFHA, but is optional on Post-FIRM buildings constructed in a non-SFHA. For Post-FIRM buildings constructed in a non-SFHA and remapped to an SFHA and that are eligible for grandfathering, the insured has the option of obtaining an EC or continuing with the non-SFHA rates without an EC. The EC is required by the NFIP to certify the lowest floor elevation of a building so that the policy can be properly rated, as follows (also see the Lowest Floor Guide section in this manual):

- All Post-FIRM Buildings

  The EC is to be completed by a land surveyor, an engineer, or an architect who is authorized by state or local law to certify elevation information when it is required for zones A1–A30, AE, AH, AO, A (with or without Base Flood Elevations [BFEs]), V1–V30, VE, and V (with BFEs). Community officials who are authorized by local law or ordinance to provide floodplain management information may also complete this form. For zones AO and A (without BFEs), a building official, a property owner, or an owner's representative may also provide the information on this certification. Building elevation information may be available through the community official if the community is a Community Rating System (CRS) participating community.

  The lowest adjacent grade and diagram number are required for all new business applications effective on or after October 1, 1997, if the elevation certification date is on or after October 1, 1997.

- Pre-FIRM Buildings Rated Using Full-Risk Rates

  Full-risk rating using an EC is required for Pre-FIRM buildings rated in zones Unnumbered A, AE, A1–A30, AO, AH, VE, and V1–V30 if the building is newly purchased or newly insured on or after July 6, 2012. An EC is also required to reinstate lapsed coverage effective on or after October 4, 2012, when the reinstated coverage is for a Pre-FIRM building rated in zones Unnumbered A, AE, A1–A30, AO, AH, VE, and V1–V30.

  Other Pre-FIRM construction insured with continuous coverage since before July 6, 2012, may be elevation-rated using full-risk EC rates if the full-risk rates are more favorable. In many cases, the lowest floor level of a Pre-FIRM building is significantly below the BFE, and it may not benefit the insured to pay the cost for an EC in an attempt to secure a lower rate in the near future. The decision to obtain an EC and to request Post-FIRM rating of a Pre-FIRM building eligible for subsidized premium rates is an option of the insured, and the insurer may continue to use subsidized premium rates if more favorable to the insured. However,

as subsidized premium rates are phased out over time through annual premium increases, exercising this option will allow a property owner eligible for subsidized premium rates to obtain a quote for the full-risk premium rate for comparison purposes.

- AR and AR Dual Zones

  The EC is optional on all Post- and Pre-FIRM construction located in AR and AR Dual Zones. The decision to obtain an EC and to request Post-FIRM rating is at the discretion of the insured. The EC includes the AR and AR Dual Zone elevation requirements.

The agent/producer is to attach a copy of the completed and signed EC to the Application. The certifier's seal or license number must be legible on the copy of the EC. The agent/producer and the policyholder should retain a copy.

II. PHOTOGRAPH REQUIREMENTS

Generally, all new business applications for elevation-rated risks with a policy effective date of January 1, 2007, or later must be submitted with at least 2 photographs that show the front and back of the building and were taken and dated within 90 days of submission (not the certification date, if that date was earlier). For buildings with flood openings (flood vents), 1 or more photographs must clearly show the openings. If the building is a split level or has multi-level areas at ground level, at least 2 additional photographs showing views of both sides of the building must be submitted.

- *Exception 1*: When an agent/producer moves his or her book of business from 1 insurer to another, or when an insurer acquires another's book of business, photographs are not required. The Federal Emergency Management Agency (FEMA) will continue to consider such policies as renewals, even though they are reported as new business under the Transaction Record Reporting and Processing Plan. (However, when an insured changes agent/producer and insurer, the policy is considered new business, and photographs are required.)

- *Exception 2*: When a Flood Insurance Application and an EC are submitted for a building in the course of construction, photographs are not required and proposed elevations will be used for rating. When the building is completed, a revised EC with required photographs and as-built elevations must be submitted for use in rerating the policy.

These requirements also apply to all renewal and endorsement transactions adding elevation rating effective on or after January 1, 2007.

For the convenience of users, 2 Building Photographs pages are included with the EC and instructions. However, photographs may be attached to any sheet(s) of blank paper or business letterhead. All photographs must measure at least 3"× 3", provide a clear image of the building's distinguishing features, and include date taken. Analog or digital photographs are acceptable; color photographs are preferred.

An EC submitted without the required photographs is not considered valid for rating, unless the building is in the course of construction. Each Write Your Own (WYO) Company may use its current business practices in handling ECs without photographs, whether that is tentative rating, provisional rating, or rejection of the Application.

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS

A. Section A – Property Information

- Section A of the EC includes the building use. This information is helpful in validating the data collected by the insurance agent/producer, and the Flood Insurance Application information.

- On the EC, latitude, longitude, and related information are optional only if the document is being certified by other than a licensed surveyor, engineer, or architect.

- If the EC is being used to obtain flood insurance, and the certification date is on or after January 1, 2007, the EC must be accompanied by at least 2 current photographs of the building. (See "II. Photograph Requirements.")

- For any crawlspace, enclosure(s), or attached garage, the EC collects square footage, number of flood openings within 1.0 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings, and total area of flood openings in square inches. (A parking area located beneath an elevated floor is not considered an attached garage.)

The information found in Section A of the EC is critical, as it relates to the insured property. Should information be missing from Section A (except latitude, longitude, and related information), the certificate must be returned to the surveyor, engineer, architect, or community official who executed the form. These individuals should be encouraged to fully complete Section A to avoid any delay in the issuance of the flood insurance policy.

B. Section B – Flood Insurance Rate Map (FIRM) Information

The Flood Insurance Rate Map (FIRM) information includes the following:

- FIRM panel effective date and revision date;
- Source of the BFE or base flood depth;

  NOTE: The same elevation datum should be used in determining all certification elevations as was used in determining the BFE (i.e., NGVD 1929 or NAVD 1988).

- Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA).

  NOTE: Refer to the CBRS section of this manual for flood insurance coverage eligibility.

C. Section C – Building Elevation Information (Survey Required)

Responsibilities for building elevation information are as follows:

- The surveyor, engineer, or architect is required to provide a number of elevations based on the building type selected.
- From the elevations gathered, the insurance agent/producer is required to determine the lowest floor for rating flood insurance.

As it relates to Section C, information found not to be applicable to the property being certified should be marked N/A (not applicable) by the surveyor, engineer, or architect. If any part of Section C is left blank, critically review it and contact the surveyor, engineer, or architect who completed the form and your company underwriter with any questions.

Elevation(s) of machinery and equipment servicing the building (e.g., water heater, furnace, A/C compressor, heat pump, water pump) must be provided, regardless of its location, whether inside or outside of the building, elevated on a platform, or non-elevated.

The surveyor, engineer, or architect may not be able to gain access to some crawlspaces to obtain the elevation of the crawlspace floor. In this instance, Item C2.a on the EC may be left blank and the estimated measurements entered in the Comments area of Section D.

Elevations in Section C are based on feet, except in Puerto Rico, where the metric system is used. The agent/producer must convert any metric elevation readings into feet before calculating the flood insurance premium.

D. Section D – Surveyor, Engineer, or Architect Certification

Section D is the surveyor's, engineer's, or architect's certification that the information provided in Sections A, B, and C is representative of the certifier's best efforts to interpret the data available. The surveyor's, engineer's, or architect's signature and identification number are required fields; some states also may require a seal.

E. Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE)

The elevation differences between the lowest floor and the lowest adjacent grade and highest adjacent grade are required.

For Zone A (without a FEMA-issued or community-issued BFE) and Zone AO, a property owner or owner's authorized representative may complete Sections A, B, and E.

F. Section F – Property Owner (or Owner's Representative) Certification

Address and other contact information about the property owner are requested in Section F. The party completing Sections A, B, and E must execute Section F as well.

G. Section G – Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance may transfer elevation information found on existing documentation (i.e., an older Elevation Certification form, or surveyor letterhead) to Section C of the EC. The local official must then certify this information by fully completing Section G. A statement advising FEMA of this transfer of information must be made in the Comments area. Section G may also be used to certify Item E5.

IV. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the BFE; however, a floodproofing design certification is required. Certified floodproofing may result in lower rates. Floodproofing credit cannot be applied to buildings under construction.
- Non-residential buildings in any community, in all locations except in V Zones, may be floodproofed in lieu of elevating.

- Residential buildings may be floodproofed only if they have basements, are located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on pages CERT 5–6.

- The allowable methods of floodproofing for non-residential buildings differ from those allowed for residential buildings. The specific requirements should be available from the local government.

B. Specifications

The specifications for floodproofing ensure that the building is watertight, its floodproofed walls will not collapse, and the floor at the base of the floodproofed walls will resist flotation during flooding conditions. For residential buildings, the building must be watertight without human intervention.

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the building has been floodproofed to at least 1 foot above the BFE.

This certification must be submitted with the Flood Insurance Application, and must be accompanied by at least 2 photographs. For non-residential buildings, the photographs must show the floodproofing measures in place.

NOTE: All non-residential floodproofed buildings must follow submit-for-rate procedures.

D. Certification

1. Residential Buildings (With Basements)

The Residential Basement Floodproofing Certificate is available for residential buildings with basements located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE and located in a FEMA-approved community that is listed in the table below. To receive credit for floodproofing, the completed certificate must be submitted. The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

2. Non-Residential Buildings

A completed Floodproofing Certificate for Non-Residential Structures is required for all such buildings in Regular Program communities, located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE, in order to receive credit for floodproofing.

THIS LAYOUT OF THE REVISED RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

RESIDENTIAL BASEMENT
FLOODPROOFING CERTIFICATE

For use ONLY in communities that have been granted an exception by FEMA to allow the construction of floodproofed residential basements in Special Flood Hazard Areas.

BUILDING OWNER'S NAME

STREET ADDRESS *(Including Apt., Unit Number)*

OTHER DESCRIPTION *(Lot and Block Numbers, etc.)*

FOR INSURANCE COMPANY USE

POLICY NUMBER

COMPANY NAIC NUMBER

CITY STATE ZIP CODE

SECTION I – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the FIRM and flood profile *(from Flood Insurance Study)*

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM	ZONE	BASE FLOOD ELEVATION (In AO Zones, Use Depth)	NAME OF FLOODING SOURCE(S) AFFECTING BUILDING

Indicate elevation datum used for Base Flood Elevation shown above: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

SECTION II – FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)

Elevations are based on: ☐ Construction Drawings ☐ Building Under Construction ☐ Finished Construction

Floodproofing Design Elevation Information for Zones A1-30, AE, AH, AO:

Building is floodproofed to an elevation of _____ . _____ feet. (In Puerto Rico only: _____ . _____ meters)
(Elevation datum used must be the same as that on the FIRM.)

Elevation of the top of the basement floor is _____ . _____ feet. (In Puerto Rico only: _____ . _____ meters)

Lowest adjacent (finished) grade next to the building (LAG): _____ . _____ feet (In Puerto Rico only: _____ . _____ meters)

Highest adjacent (finished) grade next to the building (HAG): _____ . _____ feet (In Puerto Rico only: _____ . _____ meters)

Indicate elevation datum used for Section II: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

(NOTE: For insurance rating purposes, the building's floodproofed design elevation must be at least 1 foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium.)

SECTION III – CERTIFICATION (By a Registered Professional Engineer or Architect)

Residential Floodproofed Basement Construction Certification:

I certify that, based upon development and/or review of structural design specifications, and plans for construction, including consideration of the depth, velocity, and duration of flooding and the type and permeability of soils at the site, the design and methods of construction of the floodproofed basement to be used are in accordance with accepted standards of practice for meeting the following provisions:

- Basement area, together with attendant utilities and sanitary facilities, is watertight to the floodproofing design elevation with walls that are impermeable to the passage of water without human intervention; and
- Basement walls and floor are capable of resisting hydrostatic and hydrodynamic loads and the effects of buoyancy resulting from flooding to the floodproofing design elevation; and have been designed so that minimal damage will occur from floods that exceed the floodproofing design elevation; and
- Building design, including the floodproofing design elevation, complies with community requirements.

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME LICENSE NUMBER *(or Affix Seal)*

TITLE COMPANY NAME

ADDRESS CITY STATE ZIP

SIGNATURE PHONE NO. DATE

Copies of this certificate must be given to: 1) the community official; 2) the insurance agent; and 3) the building owner.

THIS LAYOUT OF THE REVISED RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

National Flood Insurance Program

RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE

FEMA Form 086-0-24

Paperwork Reduction Act Notice

GENERAL

This information is provided pursuant to Public Law 96-511 (the Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 3.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

Privacy Act Statement

AUTHORITY

Title 44 CFR § 61.7 and 61.8.

PRINCIPAL PURPOSE(S)

This information is being collected for the primary purpose of estimate the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

ROUTINE USE(S)

The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

DISCLOSURE

The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is a lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history. It is also available for buildings that are eligible for the PRP Eligibility Extension. (See eligibility requirements below.)

For residential properties, the maximum coverage combination is $250,000 building and $100,000 contents. Up to $100,000 contents-only coverage is available.

For non-residential properties, the maximum coverage combination is $500,000 building and $500,000 contents. Up to $500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy, except for those buildings that were newly mapped within a Special Flood Hazard Area (SFHA) due to a map revision effective on or after October 1, 2008. These policies remain eligible for a PRP through the PRP Eligibility Extension if they meet the PRP loss history requirements. This does not apply to communities newly entering the Regular Program.

The PRP Eligibility Extension also includes buildings previously in D Zones that have been newly mapped into an SFHA due to a map revision.

For the purpose of determining the flood zone, the agent/producer may use the Flood Insurance Rate Map (FIRM) in effect at the time of application and presentment of premium, except when the building is eligible for the PRP under the PRP Eligibility Extension.

The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. National Flood Insurance Program (NFIP) grandfather rules do not apply to the PRP.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types — 1–4 family properties (including individual condominium units in condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If any of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the PRP:

- 2 flood insurance claim payments for separate losses, each more than $1,000; *or*
- 3 or more flood insurance claim payments for separate losses, regardless of amount; *or*
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than $1,000; *or*
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; *or*
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than $1,000.

In determining a building's flood loss history for PRP eligibility, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

TABLE 1. THE PRP AT A GLANCE

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1–4 FAMILY	OTHER RESIDENTIAL	NON-RESIDENTIAL
Combined Building/ Contents	$250,000/ $100,000	$250,000/ $100,000	$500,000/ $500,000
Contents Only	$100,000	$100,000	$500,000

III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart in this section.

- Buildings and/or contents in Emergency Program communities are not eligible for the PRP.
- Buildings and/or contents in SFHAs are not eligible for the PRP, unless eligible under the PRP Eligibility Extension.
- Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy (RCBAP) are not eligible for the PRP.
- Individual residential condominium units in non-residential condominium buildings are not eligible for building coverage.
- Individual non-residential condominium units are not eligible for building coverage.
- Contents located entirely in a basement are not eligible for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are not eligible for Increased Cost of Compliance (ICC) coverage.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure are not eligible for the PRP.

IV. DOCUMENTATION

All PRP new business applications must include current documentation of eligibility for the PRP. Such applications must be accompanied by 1 of the following:

- A Letter of Map Amendment (LOMA);
- A Letter of Map Revision (LOMR);
- A Letter of Determination Review (LODR);
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;
- An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification that guarantees the accuracy of the information; *or*
- A copy of the most recent flood map marked to show the exact location and flood zone of the building is also acceptable, though additional documentation may be required if the building is close to the zone boundary.

If issuing coverage under the PRP Eligibility Extension, the previous and current zones must each be documented with 1 of the items from the list above.

An agent/producer writing through a Write Your Own (WYO) Company should contact that company for guidance.

V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements due to loss history, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a standard-rated policy.

Policies originally issued in B, C, or X zones and renewed under the PRP Eligibility Extension must have the current and previous flood maps to document the building's continued eligibility.

VI. COVERAGE LIMITATIONS

The elevated building coverage limitation provisions do not apply to the PRP; however, basement coverage limitations do apply.

VII. REPLACEMENT COST COVERAGE

Replacement cost coverage is provided only under the Dwelling Form when the building is the principal residence of the insured and the building coverage limits are at least 80% of the replacement cost of the building at the time of the loss, or the maximum limits available under the NFIP.

VIII. DISCOUNTS/FEES/ICC PREMIUM

- Community Rating System (CRS) discounts are not available for the PRP.
- The $50 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of $22 is included in the premium and is not subject to commission.
- The ICC Premium of $5 is included in the premium. Deduct this amount if the risk is a condominium unit.

TABLE 2. PREFERRED RISK POLICY CONDOMINIUM RATING CHART

RESIDENTIAL SINGLE-UNIT BUILDING OR TOWNHOUSE-/ROWHOUSE-TYPE BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	Single family	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Single family	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

MULTI-UNIT RESIDENTIAL BUILDING – 2 TO 4 UNITS PER BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	2–4	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2–4	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Yes (Building coverage not available)	Yes	Non-residential contents-only	General Property

MULTI-UNIT RESIDENTIAL BUILDING – 5 OR MORE UNITS PER BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Yes (Building coverage not available)	Yes	Non-residential contents-only	General Property

NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Yes (Building coverage not available)	Yes	Non-residential contents-only	General Property
OWNER OF RESIDENTIAL CONTENTS	Single family	Yes (Building coverage not available)	Yes	Residential contents-only	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Non-residential	N/A	Yes	Non-residential building and contents	General Property

1 When there is a mixture of residential and commercial usage within a single building, refer to the General Rules section of this manual.

TABLE 3A. PRP COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

WITH BASEMENT OR ENCLOSURE[4]			WITHOUT BASEMENT OR ENCLOSURE[5]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$176	$ 20,000	$ 8,000	$129
$ 30,000	$ 12,000	$211	$ 30,000	$ 12,000	$183
$ 50,000	$ 20,000	$269	$ 50,000	$ 20,000	$240
$ 75,000	$ 30,000	$315	$ 75,000	$ 30,000	$281
$100,000	$ 40,000	$346	$100,000	$ 40,000	$312
$125,000	$ 50,000	$368	$125,000	$ 50,000	$334
$150,000	$ 60,000	$390	$150,000	$ 60,000	$356
$200,000	$ 80,000	$429	$200,000	$ 80,000	$390
$250,000	$100,000	$460	$250,000	$100,000	$414

RESIDENTIAL CONTENTS-ONLY COVERAGE[1, 2, 6]

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$57	$ 8,000	$79
$ 12,000	$75	$ 12,000	$106
$ 20,000	$110	$ 20,000	$147
$ 30,000	$126	$ 30,000	$168
$ 40,000	$140	$ 40,000	$187
$ 50,000	$153	$ 50,000	$207
$ 60,000	$167	$ 60,000	$226
$ 80,000	$194	$ 80,000	$248
$100,000	$221	$100,000	$271

1 Add the $50 Probation Surcharge, if applicable.
2 Premium includes Federal Policy Fee of $22.
3 Premium includes ICC Premium of $5. Deduct this amount if the risk is a condominium unit.
4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.
5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.
6 Use this “All Residential Contents-Only Coverage” premium table for individual residential condominium unit contents-only policies.

TABLE 3B. PRP COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

With Basement or Enclosure[4]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$192	$208	$222	$237	$251	$263	$275	$287	$298
	$ 30,000	$208	$223	$238	$253	$266	$279	$291	$303	$314
	$ 50,000	$246	$262	$277	$291	$305	$317	$330	$341	$352
	$ 75,000	$264	$280	$295	$309	$323	$335	$348	$359	$370
	$100,000	$289	$305	$320	$334	$348	$360	$373	$384	$395
	$125,000	$297	$313	$327	$342	$356	$368	$381	$392	$403
	$150,000	$303	$318	$333	$348	$361	$374	$386	$398	$409
	$200,000	$338	$353	$368	$383	$396	$409	$421	$433	$444
	$250,000	$357	$373	$387	$402	$416	$428	$440	$452	$463

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

Without Basement or Enclosure[5]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$160	$174	$186	$199	$210	$221	$231	$242	$251
	$ 30,000	$181	$193	$205	$218	$229	$240	$251	$261	$270
	$ 50,000	$220	$233	$245	$257	$269	$280	$290	$300	$309
	$ 75,000	$243	$255	$268	$279	$290	$301	$312	$322	$331
	$100,000	$263	$275	$288	$299	$310	$322	$332	$342	$351
	$125,000	$273	$286	$298	$309	$321	$331	$341	$351	$360
	$150,000	$281	$294	$306	$317	$329	$339	$349	$359	$368
	$200,000	$313	$325	$338	$349	$360	$370	$381	$390	$399
	$250,000	$330	$342	$355	$366	$377	$387	$398	$407	$416

1 Add the $50 Probation Surcharge, if applicable.
2 Premium includes Federal Policy Fee of $22.
3 Premium includes ICC Premium of $5. Deduct this amount if the risk is a condominium unit.
4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.
5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

TABLE 3C. PRP COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

With Basement or Enclosure[4]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$1,016	$1,308	$1,589	$1,855	$2,109	$2,351	$2,581	$2,796	$3,000	$3,191
	$100,000	$1,438	$1,731	$2,010	$2,277	$2,531	$2,773	$3,002	$3,218	$3,421	$3,612
	$150,000	$1,749	$2,042	$2,321	$2,587	$2,842	$3,084	$3,313	$3,529	$3,732	$3,923
	$200,000	$1,917	$2,210	$2,489	$2,756	$3,010	$3,252	$3,481	$3,697	$3,901	$4,091
	$250,000	$2,036	$2,329	$2,608	$2,874	$3,129	$3,371	$3,600	$3,816	$4,019	$4,210
	$300,000	$2,167	$2,460	$2,739	$3,006	$3,260	$3,502	$3,731	$3,947	$4,150	$4,341
	$350,000	$2,312	$2,604	$2,884	$3,150	$3,404	$3,646	$3,875	$4,090	$4,294	$4,485
	$400,000	$2,407	$2,699	$2,978	$3,245	$3,499	$3,741	$3,969	$4,185	$4,389	$4,580
	$450,000	$2,515	$2,808	$3,087	$3,354	$3,608	$3,850	$4,078	$4,294	$4,497	$4,688
	$500,000	$2,634	$2,926	$3,206	$3,472	$3,726	$3,968	$4,197	$4,412	$4,616	$4,807

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

Without Basement or Enclosure[5]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$643	$799	$948	$1,090	$1,226	$1,355	$1,477	$1,592	$1,700	$1,802
	$100,000	$860	$1,016	$1,165	$1,307	$1,443	$1,572	$1,694	$1,809	$1,917	$2,019
	$150,000	$1,021	$1,177	$1,326	$1,469	$1,604	$1,733	$1,855	$1,970	$2,079	$2,181
	$200,000	$1,190	$1,346	$1,495	$1,637	$1,773	$1,902	$2,024	$2,139	$2,247	$2,349
	$250,000	$1,303	$1,459	$1,608	$1,750	$1,886	$2,015	$2,137	$2,252	$2,360	$2,462
	$300,000	$1,422	$1,578	$1,728	$1,870	$2,005	$2,134	$2,256	$2,372	$2,480	$2,582
	$350,000	$1,487	$1,643	$1,792	$1,934	$2,070	$2,199	$2,321	$2,436	$2,545	$2,646
	$400,000	$1,558	$1,714	$1,863	$2,005	$2,141	$2,270	$2,392	$2,507	$2,616	$2,717
	$450,000	$1,636	$1,792	$1,941	$2,083	$2,219	$2,348	$2,470	$2,585	$2,694	$2,795
	$500,000	$1,721	$1,877	$2,026	$2,168	$2,304	$2,433	$2,555	$2,670	$2,778	$2,880

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE[1, 2]

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$185	$ 50,000	$394
$100,000	$270	$100,000	$586
$150,000	$355	$150,000	$778
$200,000	$439	$200,000	$970
$250,000	$524	$250,000	$1,163
$300,000	$609	$300,000	$1,355
$350,000	$694	$350,000	$1,547
$400,000	$778	$400,000	$1,739
$450,000	$863	$450,000	$1,931
$500,000	$948	$500,000	$2,123

1 Add the $50 Probation Surcharge, if applicable.
2 Premium includes Federal Policy Fee of $22.
3 Premium includes ICC Premium of $5.
4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.
5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

TABLE 4A. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

WITH BASEMENT OR ENCLOSURE[4]			WITHOUT BASEMENT OR ENCLOSURE[5]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$207	$ 20,000	$ 8,000	$168
$ 30,000	$ 12,000	$248	$ 30,000	$ 12,000	$215
$ 50,000	$ 20,000	$316	$ 50,000	$ 20,000	$282
$ 75,000	$ 30,000	$371	$ 75,000	$ 30,000	$330
$100,000	$ 40,000	$407	$100,000	$ 40,000	$367
$125,000	$ 50,000	$434	$125,000	$ 50,000	$394
$150,000	$ 60,000	$459	$150,000	$ 60,000	$419
$200,000	$ 80,000	$506	$200,000	$ 80,000	$459
$250,000	$100,000	$542	$250,000	$100,000	$489

RESIDENTIAL CONTENTS-ONLY COVERAGE[1, 2, 6]

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$66	$ 8,000	$91
$ 12,000	$87	$ 12,000	$124
$ 20,000	$129	$ 20,000	$172
$ 30,000	$147	$ 30,000	$196
$ 40,000	$164	$ 40,000	$220
$ 50,000	$179	$ 50,000	$242
$ 60,000	$195	$ 60,000	$265
$ 80,000	$228	$ 80,000	$293
$100,000	$260	$100,000	$319

1 Add the $50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of $22.

3 Premium includes ICC Premium of $5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this “All Residential Contents-Only Coverage” premium table for individual residential condominium unit contents-only policies.

TABLE 4B. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

With Basement or Enclosure[4]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$225	$243	$261	$278	$295	$309	$324	$338	$351
	$ 30,000	$243	$263	$280	$298	$313	$328	$343	$356	$369
	$ 50,000	$289	$308	$325	$343	$359	$373	$389	$402	$415
	$ 75,000	$311	$329	$347	$364	$381	$395	$410	$423	$437
	$100,000	$341	$359	$376	$394	$410	$425	$439	$452	$465
	$125,000	$350	$368	$386	$403	$419	$434	$449	$462	$476
	$150,000	$356	$374	$393	$410	$426	$441	$455	$469	$482
	$200,000	$398	$416	$434	$451	$467	$482	$497	$510	$524
	$250,000	$420	$439	$456	$475	$490	$504	$520	$533	$546

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

Without Basement or Enclosure[5]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$187	$204	$218	$233	$247	$260	$272	$283	$295
	$ 30,000	$212	$226	$241	$256	$269	$282	$295	$307	$317
	$ 50,000	$259	$273	$287	$303	$316	$329	$342	$354	$364
	$ 75,000	$285	$300	$315	$328	$342	$355	$367	$378	$390
	$100,000	$309	$324	$339	$352	$365	$378	$391	$403	$413
	$125,000	$321	$337	$351	$364	$377	$390	$402	$413	$425
	$150,000	$330	$346	$360	$373	$387	$399	$411	$423	$434
	$200,000	$368	$384	$398	$411	$425	$437	$449	$459	$471
	$250,000	$389	$403	$417	$432	$445	$456	$469	$480	$490

1 Add the $50 Probation Surcharge, if applicable.
2 Premium includes Federal Policy Fee of $22.
3 Premium includes ICC Premium of $5. Deduct this amount if the risk is a condominium unit.
4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.
5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

TABLE 4C. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

With Basement or Enclosure[4]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$1,201	$1,548	$1,880	$2,196	$2,497	$2,783	$3,055	$3,311	$3,553	$3,779
	$100,000	$1,702	$2,049	$2,379	$2,695	$2,997	$3,284	$3,556	$3,810	$4,052	$4,278
	$150,000	$2,070	$2,417	$2,748	$3,064	$3,364	$3,652	$3,923	$4,180	$4,420	$4,646
	$200,000	$2,270	$2,617	$2,947	$3,263	$3,565	$3,851	$4,122	$4,378	$4,620	$4,846
	$250,000	$2,410	$2,757	$3,088	$3,403	$3,705	$3,991	$4,264	$4,519	$4,761	$4,987
	$300,000	$2,565	$2,912	$3,244	$3,559	$3,860	$4,147	$4,419	$4,675	$4,915	$5,142
	$350,000	$2,737	$3,084	$3,415	$3,731	$4,031	$4,319	$4,589	$4,845	$5,086	$5,312
	$400,000	$2,850	$3,197	$3,527	$3,843	$4,144	$4,430	$4,701	$4,957	$5,197	$5,425
	$450,000	$2,978	$3,324	$3,656	$3,972	$4,273	$4,559	$4,830	$5,086	$5,326	$5,552
	$500,000	$3,119	$3,466	$3,796	$4,112	$4,414	$4,700	$4,970	$5,226	$5,467	$5,694

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

Without Basement or Enclosure[5]

	CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
BUILDING COVERAGE	$ 50,000	$759	$944	$1,121	$1,290	$1,450	$1,603	$1,747	$1,884	$2,012	$2,133
	$100,000	$1,017	$1,201	$1,378	$1,547	$1,707	$1,860	$2,005	$2,141	$2,270	$2,391
	$150,000	$1,208	$1,392	$1,569	$1,738	$1,899	$2,051	$2,196	$2,332	$2,461	$2,582
	$200,000	$1,408	$1,593	$1,769	$1,937	$2,098	$2,250	$2,396	$2,532	$2,661	$2,781
	$250,000	$1,542	$1,726	$1,903	$2,071	$2,232	$2,384	$2,530	$2,666	$2,795	$2,915
	$300,000	$1,684	$1,868	$2,045	$2,214	$2,374	$2,527	$2,672	$2,808	$2,937	$3,056
	$350,000	$1,759	$1,945	$2,122	$2,289	$2,451	$2,603	$2,748	$2,885	$3,013	$3,133
	$400,000	$1,843	$2,028	$2,205	$2,374	$2,535	$2,687	$2,831	$2,969	$3,097	$3,218
	$450,000	$1,936	$2,122	$2,297	$2,466	$2,627	$2,779	$2,925	$3,062	$3,189	$3,310
	$500,000	$2,037	$2,222	$2,399	$2,568	$2,727	$2,881	$3,025	$3,162	$3,290	$3,410

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE[1, 2]

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$217	$ 50,000	$464
$100,000	$317	$100,000	$693
$150,000	$417	$150,000	$920
$200,000	$519	$200,000	$1,148
$250,000	$619	$250,000	$1,375
$300,000	$719	$300,000	$1,603
$350,000	$819	$350,000	$1,830
$400,000	$920	$400,000	$2,058
$450,000	$1,021	$450,000	$2,285
$500,000	$1,121	$500,000	$2,513

1 Add the $50 Probation Surcharge, if applicable.
2 Premium includes Federal Policy Fee of $22.
3 Premium includes ICC Premium of $5.
4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.
5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

The NFIP Preferred Risk Policy application, or a similar form for WYO Companies, must be used to apply for all PRPs.

The following are instructions for completing Part 1 of the PRP application form.

A. Application Type

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

Check the appropriate box to indicate if the Application is for a NEW policy, RENEWAL, or TRANSFER (Direct or WYO) of an existing policy. If the Application is for a renewal or transfer, enter the prior 10-digit policy number.

Select NEW:

- If applying for a new policy.

Select RENEWAL:

- If renewing an existing policy by application.

Select TRANSFER (NFIP ONLY):

- If the agent/producer moves his or her book of business from one insurer to another, or when an insurer acquires another's book of business.
- If the agent/producer is transferring an individual policy within the NFIP (Direct or WYO). *For additional guidance, refer to the Transfer of Business subsection in the General Rules section of this manual.*

B. Billing

BILLING

FOR RENEWAL, BILL:

☐ INSURED
☐ FIRST MORTGAGEE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

Check the appropriate box to indicate who should receive the renewal bill.

C. Policy Period

POLICY PERIOD

POLICY PERIOD IS FROM ____/____/_____ TO ____/____/_____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.

WAITING PERIOD: ☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
☐ TRANSFER (NFIP ONLY) – NO WAITING PERIOD

PROPERTY PURCHASED ON OR AFTER 07/06/2012: ☐ YES ☐ NO

IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/_____

Enter the policy effective date and policy expiration date (month/day/year). Check the box for the applicable waiting period. The effective date of the policy is determined by adding the appropriate waiting period, if applicable, to the date of application listed in the "Signature" section. The standard waiting period is 30 days. *For additional guidance on exceptions to the standard waiting period, refer to the Effective Date subsection in the General Rules section of this manual.*

Check YES if the property was purchased on or after 07/06/2012, and indicate the property purchase date. Otherwise, check NO.

Property purchase does not apply to inheritances, gifts, transfers of ownership without purchase, or assignments to an estate or trust.

D. Agent/Producer Information

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

Enter the agent/producer or agency name, mailing address, agency number, tax ID number, phone number, fax number, and email address.

E. Insured Information

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

Enter the name, mailing address, and telephone number of the insured.

F. Property Location

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?
☐ YES ☐ NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____

Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Information" section of the form. Leave the rest of the section blank unless there is more than 1 building at the property location.

If NO is checked, provide the address or location of the property to be insured.

Property location must be given as a street address, legal description, or geographic location. Property location cannot be a post office box or rural route number.

For an address with multiple buildings at the same location, describe the one building to be insured (barn, silo, etc.). Submit a sketch showing the location of the insured building to assist the NFIP in matching the policy number to the specific building insured.

If applying for insurance for an addition or extension separately, describe the addition or extension to be insured.

G. 1st Mortgagee

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

Enter the name, mailing address, and loan number of the first mortgagee.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

H. 2nd Mortgagee/Other

2ND MORTGAGEE/ OTHER

NAME AND MAILING ADDRESS OF ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER

IF OTHER, SPECIFY: _____

LOAN NO.: _____

Identify the second mortgagee, loss payee or other by checking the appropriate box. Enter the name, mailing address, and loan number.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

If more than 1 additional mortgagee or disaster assistance agency exists, provide the requested information on the insurance agency's letterhead and attach the letterhead to the Application form.

I. Disaster Assistance

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO

IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA

☐ OTHER (SPECIFY): _____

CASE FILE NO.: _____

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency and enter the insured's case file number; otherwise, check NO.

J. Community

- **Rating Map Information**

COMMUNITY

RATING MAP INFORMATION

NAME OF COUNTY/PARISH: _____

COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____

FIRM ZONE: _____

Use the FIRM in effect and that has been published at the time of presentment of premium and completion of the PRP Application unless applying under the PRP Eligibility Extension.

Enter name of the county or parish where the property is located. (Not all communities that have been assigned NFIP community numbers are participating in the NFIP. Policies may not be written in non-participating communities.)

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

The current community number may also be obtained from a flood zone determination or by checking the *NFIP Community Status Book* online (http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book) or contacting the insurer or a local community official.

Enter the FIRM zone in the space provided. If applying for the PRP under the Eligibility Extension following a map revision, enter the FIRM zone from the FIRM in effect immediately prior to the current FIRM. If the previous FIRM zone was Zone D, indicate FIRM Zone X on the application form. Submit documentation of both the previous and current zones with the application.

NOTE: The postal address of the insured building may not reflect the community where the property is located. Therefore, do not rely on the postal address when determining community status and identification.

In addition, because of possible changes in the FIRM, do not rely on information from a prior policy as accurately reflecting the current FIRM information.

- **Current Map Information**

CURRENT MAP INFORMATION

CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____

CURRENT FIRM ZONE: _____

CURRENT BFE: _____

Complete this section only if applying for the PRP under the Eligibility Extension following a map

revision. Enter the current map information in the space provided. Submit documentation of both the previous and current zones with the application.

K. Building

Complete all required information in this section.

- **Building Occupancy**

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

Check the type of occupancy for the building (i.e., Single Family, 2–4 Family, Other Residential, or Non-Residential [including hotel/motel]).

- Single Family – This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area.

  NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

- 2–4 Family – This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.

- Other Residential – This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies (see note above). The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of other residential buildings include dormitories and assisted-living facilities.

- Non-Residential (including hotel/motel) – This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural buildings, industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

- **Building Purpose**

BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

IS BUILDING A BUSINESS PROPERTY?
☐ YES ☐ NO

- Indicate if the building's purpose is 100% Residential or 100% Non-Residential. If Mixed Use, specify percentage of residential use.

- Check YES if the intended use of the building is for business; otherwise check NO.

  For the purpose of completing the Application, a business property is any non-residential building that produces income or a building designed for use as office or retail space, wholesale, hospitality, or similar uses.

  Churches are not considered business property; nor are buildings permitted for residential use such as apartments and rental dwelling units.

- **Basement/Enclosure/Crawlspace**

BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE ☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE ☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE

Check whether the building contains:

- Basement – Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

- Enclosure – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

  NOTE: A **finished** (habitable) area is an enclosed area that has more than 20 linear feet of interior finished walls (paneling, etc.).

  An **unfinished** area is an enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area.

- Crawlspace – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor.

- Subgrade Crawlspace – A crawlspace foundation where the subgrade under-floor area is no more

than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

NOTE: For buildings insured under the PRP that have crawlspaces or subgrade crawlspaces, use the Without Basement or Enclosure section of the rate table.

- **Number of Floors in Building or Building Type**

NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL ☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

Indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building's enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. If a building elevated on a crawlspace has an attached garage without openings, it must be rated using the With Basement or Enclosure rate table; see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual.

- 1 Floor – excludes unfinished attic;
- 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size. A serial number must be provided in Part 2 of the Application.

- **Condominium Information**

IS COVERAGE FOR A CONDO UNIT? ☐ YES ☐ NO
IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? ☐ YES ☐ NO

- Condo Unit

  Check YES if coverage is for a condominium unit. Otherwise, check NO.

  Check YES if the coverage is for a townhouse/rowhouse condo unit; otherwise, check NO.

- **Building Walled and Roofed, Building in the Course of Construction, Building Over Water**

IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO
IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO
IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY

- Building Walled and Roofed

  Check YES if the building has at least 2 outside rigid walls and a fully secured roof; otherwise, check NO.

- Building in the Course of Construction

  Check YES if the building is in the course of construction (if the building is not yet walled and roofed); otherwise, check NO.

- Building Over Water

  Check NO if the building is not located over water. Check PARTIALLY if any part of the building is over water. Check ENTIRELY if the building is completely over water. In tidal areas, use the mean high tide in determining whether the building is partially or entirely over water. *For additional guidance on buildings over water, refer to the Building Property Eligibility subsection in the General Rules section of this manual.*

- **Federal Land**

IS BUILDING LOCATED ON FEDERAL LAND? ☐ YES ☐ NO

Check YES if the building is located on Federal land; otherwise, check NO. *For additional guidance on federally leased properties, refer to the Leased Federal Properties section of this manual.*

- **Estimated Building Replacement Cost**

ESTIMATED BUILDING REPLACEMENT COST
(INCLUDING FOUNDATION): $ _____

Using normal company practice, estimate the Replacement Cost Value (RCV) and enter the value in the space provided. Include the cost of the building foundation when determining the RCV.

- **Insured's Principal/Primary Residence, Rental Property, Tenant's Coverage**

IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE BELOW.

- Insured's Principal/Primary Residence

  Check YES if the building is the applicant's principal/primary residence; otherwise, check NO.

  For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.

- Rental Property

  Check YES if the building is a rental property; otherwise, check NO.

- Tenant's Coverage

  Check YES if the insured is a tenant; otherwise, check NO. Check YES if the tenant is requesting building coverage; otherwise, check NO. If YES, see the Notice in the Signature section of the form. *For additional guidance, refer to the Tenant's Coverage subsection in the General Rules section of this manual.*

- **Additions or Extensions**

DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

Check YES if the building has additions or extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. If YES, complete Application Part 2, Section I, Question 4. Check NO if the building has no additions or extensions. *For additional guidance, refer to the Additions or Extensions subsection in the General Rules section of this manual.*

- **Elevated Building**

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

Check YES if the building is an elevated building; otherwise, check NO. An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

If the building is elevated, indicate whether the area below the lowest elevated floor is free of obstruction or with obstruction. An obstruction is a partially or fully enclosed area, or machinery and equipment, below the lowest elevated floor of the building.

L. Contents

CONTENTS

CONTENTS LOCATED IN*:
- ☐ ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE)
- ☐ BASEMENT/ENCLOSURE AND ABOVE
- ☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
- ☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
- ☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

Check the box that describes the location of the contents to be insured.

M. Construction Information

CONSTRUCTION INFORMATION

CONSTRUCTION DATE: _____/_____/_____
CHECK ONE OF THE FOLLOWING:
- ☐ BUILDING PERMIT
- ☐ CONSTRUCTION
- ☐ FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
- ☐ SUBSTANTIAL IMPROVEMENT
- ☐ FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

Enter the building construction date (month/day/year) and select the applicable box.

- **Building Permit**

  Select this box if construction began within 180 days of the building permit date and enter the building permit date.

- **Construction**

  Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

- **Manufactured (Mobile) Homes/Travel Trailers Located Outside a Mobile Home Park or Subdivision**

  Select this box if the manufactured (mobile) home or travel trailer is located outside a mobile home park or subdivision, and enter the date of permanent placement.

- **Manufactured (Mobile) Homes/Travel Trailers Located in a Mobile Home Park or Subdivision**

  Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.

- **Substantial Improvement**

  Select this box if the building has been substantially improved or damaged. If the building has been substantially improved, enter the date that substantial improvement started or the building permit date. If the building has been substantially damaged, enter the date that substantial damage occurred.

  Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

  Substantial damage is damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

  Do not select this box for substantial improvement to a Pre-FIRM building where the improvement is an addition next to and in contact with the existing

building and the lowest floor elevation of the addition is at or above BFE. Select the Building Permit box or the Construction box as applicable and enter the appropriate date.

N. Building Eligibility

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE PRP ELIGIBILITY EXTENSION, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.

ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:

A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? ☐ YES ☐ NO

Check YES if the building is located in an SFHA; otherwise, check NO.

NOTE: If the answer to question A is YES, this risk is not eligible for the PRP, except for buildings eligible under the PRP Eligibility Extension.

B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?

- 2 LOSS PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000 ☐ YES ☐ NO

Check the appropriate boxes to determine the building's eligibility for a PRP.

NOTE: If the answer is YES to any of the questions in B, this risk is not eligible for the PRP.

O. Coverage and Premium

COVERAGE AND PREMIUM

ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE *FLOOD INSURANCE MANUAL*

BUILDING AND CONTENTS COVERAGE COMBINATION

BUILDING: $
CONTENTS: $
PREMIUM: $

CONTENTS COVERAGE ONLY

AMOUNT: $
PREMIUM: $

Enter the coverage limits and premium amounts from the appropriate PRP premium tables in this section.

Add the $50 Probation Surcharge, if applicable. Deduct $5 if this is an application for a condominium unit.

P. Signature

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) ___/___/___

SIGNATURE OF INSURED (OPTIONAL) _____ DATE (MM/DD/YYYY) ___/___/___

The agent/producer must sign and date Parts 1 and 2 of the PRP application and is responsible for the completeness and accuracy of the information provided on it. The insured's signature is optional.

NOTE: The waiting period, if applicable, is added to this date to determine the policy effective date entered in the Policy Period section of the application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

XV. COMPLETING PART 2 OF THE PREFERRED RISK POLICY APPLICATION FORM

The agent/producer must complete all relevant items in Part 2 of the PRP application form for all buildings.

A. Section I – All Building Types

1. Building Use

1. Building Use
☐ Main house/building ☐ Detached guest house ☐ Detached garage
☐ Agricultural building ☐ Warehouse ☐ Tool/storage shed
☐ Poolhouse, clubhouse, recreation building
☐ Other: _____

Check the box that indicates the insured building's use. If OTHER, describe the building use.

2. Garage

2. Garage
a) Is there a garage attached to or part of the building?
☐ YES ☐ NO
If the answer to 2a is YES, answer 2b through 2f.
b) Total area of the garage: |_|_|_|_|_| square feet.
c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage? ☐ YES ☐ NO
If yes, number of permanent flood openings within 1 foot above the adjacent grade: _____. Total area of all permanent openings: |_|_|_|_|_| square inches.
d) Is the garage used solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO
e) Does the garage contain machinery and/or equipment? ☐ YES ☐ NO
If yes, check the applicable items:
☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):
_____
f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO

Check yes if there is a garage attached to or part of the building; otherwise, check NO.

If the answer to 2a is YES, complete 2b through 2f; otherwise, check NO and disregard 2b through 2f.

3. Basement/Subgrade Crawlspace

3. Basement/Subgrade Crawlspace

a) Is the basement/subgrade crawlspace floor below grade on all sides?
☐ YES ☐ NO

b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):

_____

Check YES if the building has a basement/subgrade crawlspace floor below grade on all sides; otherwise, check NO.

If the answer to 3A is YES, check all applicable items in 3b; otherwise, check NO.

4. Additions and Extensions (if Applicable)

4. Additions and Extensions (if Applicable)

Coverage is for:

☐ Building *including* addition(s) and extension(s)

☐ Building *excluding* addition(s) and extension(s)
Provide policy number for addition or extension: _____

☐ Addition or extension only (include description in the Property Location box in Part 1)
Provide policy number for building *excluding* addition(s) or extension(s):

_____

If the building to be insured does not have additions and extensions, leave this section blank. (If there are no additions and extensions, then the Building Section of Part 1 of this Application should indicate a "No" to the question "Does the building have any additions or extensions?") Check the appropriate box if the building has additions or extensions.

NOTE: Coverage automatically extends to additions and extensions, unless a separate policy is purchased for the addition(s) or extension(s). When insuring a building with additions and extensions under a single policy, the zone and elevation of the lowest floor of any additions and extensions cannot be excluded from the policy rating.

For additional guidance on additions and extensions, refer to the Single Building subsection of the General Rules section of this manual.

Check "Building including addition(s) and extension(s)" if the coverage intended by this Application is for both a main building and any additions or extensions on one policy. If this section is left blank, coverage is presumed to include any additions and extensions discovered at the time of loss.

Check "Building excluding addition(s) and extension(s)" if the coverage intended by this Application is for a main building only, because the addition(s) and extensions(s) will be insured by another policy. Provide the policy (or quote or Application) number for the policy covering the addition or extension. Additions and extensions cannot be excluded from coverage on the building except by insuring them separately.

Check "Addition and extension only (include description in the Property Location box in Part 1)" if the coverage intended by this Application is for an addition or extension only. A separate Elevation Certificate may be required to obtain the necessary information for rating. Ensure the Property Location box in Part 1 of this Application is properly completed with a description of the addition or extension. Provide the policy (or quote or Application) number for the policy covering the main building.

B. Section II – Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers)

This section is required for all elevated buildings, including manufactured (mobile) homes/travel trailers.

1. Elevating Foundation Type

1. Elevating Foundation Type

☐ Piers, posts, or piles
☐ Reinforced masonry piers or concrete piers or columns
☐ Reinforced concrete shear walls
☐ Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

Check the elevating foundation type used for the building.

NOTE: "Solid (perimeter) foundation walls" means foundation walls as shown in Building Diagram numbers 7 and 8 on the Elevation Certificate.

2. Machinery and Equipment Below the Elevated Floor

2. Machinery and Equipment Below the Elevated Floor

Does the area below the elevated floor contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):

_____

If the area below the elevated floor contains machinery or equipment, check YES and check the applicable items; otherwise, check NO.

3. Area Below the Elevated Floor

3. Area Below the Elevated Floor

a) Is the area below the elevated floor enclosed? ☐ YES ☐ NO
If yes, check one of the following: ☐ Fully ☐ Partially

b) Does the area below the elevated floor contain elevators?
☐ YES ☐ NO If yes, how many? _____

If the answer to 3a or 3b is YES, answer 3c through 4b.

If the answer to 3a or 3b is YES, complete 3c through 4b. Otherwise, disregard 3c through 4b.

c) Indicate material used for enclosure:
- ☐ Insect screening
- ☐ Light wood lattice
- ☐ Solid wood frame walls (if breakaway, submit certification documentation)
- ☐ Solid wood frame walls (non-breakaway)
- ☐ Masonry walls (if breakaway, submit certification documentation)
- ☐ Masonry walls (non-breakaway)
- ☐ Other (describe): _____

3c. Indicate the materials used for the enclosure.

d) If enclosed with a material other than insect screening or light wood lattice, provide size of enclosed area: [| | | | |] square feet.

3d. If enclosed with a material other than insect screening or light wood lattice, provide the square footage of the enclosed area.

e) Is the enclosed area used for any purpose other than solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO
If yes, describe: _____

3e. Check YES if the enclosed area is used for any purpose other than solely for parking of vehicles, building access, or storage, and provide a description; otherwise, check NO.

f) Does the enclosed area have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO

3f. Check YES if the enclosed area has more than 20 linear feet of interior finished wall, paneling, etc.; otherwise, check NO.

4. Flood Openings

4. Flood Openings

a) Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area? ☐ YES ☐ NO

If yes, indicate number of permanent flood openings within 1 foot above adjacent grade: _____.

Total area of all permanent flood openings: [| | | | |] square inches.

4a. Check YES if the area is constructed with a minimum of 2 openings (excluding doors); otherwise, check NO.

The openings must be positioned on at least 2 walls and have a total net area of not less than 1 square inch for every square foot of enclosed area.

If the enclosure is partially subgrade, a minimum of 2 openings must be provided, with positioning on a single wall adjacent to the lowest grade next to the building.

The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior adjacent grade or floor immediately below the openings. Enter the number of openings and the total area of all openings in square inches.

b) Are flood openings engineered?
☐ YES ☐ NO If yes, submit certification.

4b. Indicate if the flood openings are engineered. If YES, submit certification; otherwise, check NO.

C. Section III – Manufactured (Mobile) Homes/ Travel Trailers (Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Homes/Travel Trailer Data

1. Manufactured (Mobile) Home/Travel Trailer Data

Year of manufacture: [| | | |]

Make: [| | | | | | | | | | | | | | | | | | | | | |]

Model number: [| | | | | | | | | | | | | | | | | | | | | |]

Serial number: [| | | | | | | | | | | | | | | | | | | | | |]

Dimensions: [| | |] × [| | |] feet

Are there any permanent additions and/or extensions? ☐ YES ☐ NO

If yes, the dimensions are: [| | |] × [| | |] feet

Enter the year of manufacture, make, model number, and serial number.

Dimensions: [| | |] × [| | |] feet

Enter the dimensions, excluding any permanent addition or extension to the manufactured (mobile) home or travel trailer .

Are there any permanent additions and/or extensions? ☐ YES ☐ NO

If yes, the dimensions are: [| | |] × [| | |] feet

Check YES if the mobile home or travel trailer has permanent additions or extensions. If YES, enter dimensions; otherwise, check NO.

2. Anchoring

2. Anchoring

The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)

- ☐ Over-the-top ties
- ☐ Frame ties
- ☐ Frame connectors
- ☐ Ground anchors
- ☐ Slab anchors
- ☐ Other (describe): _____

Check all boxes that describe the anchoring system. If OTHER is checked, describe the anchoring system.

3. Installation

3. Installation

The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)

- ☐ Manufacturer's specifications
- ☐ Local floodplain management standards
- ☐ State and/or local building standards

Check all boxes that describe how the manufactured (mobile) home was installed.

XVI. MAILING INSTRUCTIONS

Upon completion of all sections of the Application, attach all required certifications and other documents to the Application, along with a check or money order made payable to the insurer for the Total Amount Due.

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, with the Preferred Risk Policy Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

Mail the original copy of the completed Application and all required documentation as described above, with the Total Amount Due, to the insurer. Retain a copy of the Application and supporting documents for the agency file, and provide copies of the Application to the applicant and the mortgagee.

After receipt of the Application and Total Amount Due, the insurer will process the Application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declarations page will be provided to the agent/producer and any designated mortgagee(s).

XVII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an Application is incomplete, and/or the information submitted is incorrect or inconsistent, a policy will not be issued. The Application may be placed in a pending status until the agent/producer provides the complete or correct information.

For NFIP Direct Business, in the case of an incomplete PRP Application, the Servicing Agent will send the agent/producer a letter requesting the necessary information. Copies of this letter will be provided to the named insured and designated mortgagee(s). The agent/producer should provide the necessary information to the NFIP Servicing Agent.

If the premium received is not enough to purchase the kind and amount of coverage requested, the policy will be issued for only the kind and amount of coverage that can be purchased for the premium payment received.

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program
PREFERRED RISK POLICY APPLICATION, PART 1 (OF 2)

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

BILLING

FOR RENEWAL, BILL:
☐ INSURED
☐ FIRST MORTGAGEE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?
☐ YES ☐ NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
CASE FILE NO.: _____

POLICY PERIOD

POLICY PERIOD IS FROM ____ /____ /_____ TO ____ /____ /_____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.

WAITING PERIOD: ☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
☐ TRANSFER (NFIP ONLY) – NO WAITING PERIOD

PROPERTY PURCHASED ON OR AFTER 07/06/2012: ☐ YES ☐ NO
IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____ /____ /_____

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER
IF OTHER, SPECIFY: _____

LOAN NO.: _____

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____ – _____
FIRM ZONE: _____

CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ – _____
CURRENT FIRM ZONE: _____
CURRENT BFE: _____

BUILDING

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

BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

IS BUILDING A BUSINESS PROPERTY?
☐ YES ☐ NO

BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE ☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE ☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE

NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL ☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

IS COVERAGE FOR A CONDO UNIT? ☐ YES ☐ NO
IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? ☐ YES ☐ NO

IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO
IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO
IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY

IS BUILDING LOCATED ON FEDERAL LAND? ☐ YES ☐ NO

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ _____

IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE BELOW.

DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

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

CONTENTS

CONTENTS LOCATED IN*:
☐ ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE)
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

BUILDING ELIGIBILITY

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE PRP ELIGIBILITY EXTENSION, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.

ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:

A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? ☐ YES ☐ NO

B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?
- 2 LOSS PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000 ☐ YES ☐ NO

CONSTRUCTION INFORMATION

CONSTRUCTION DATE: ____ /____ /_____
CHECK ONE OF THE FOLLOWING:
☐ BUILDING PERMIT
☐ CONSTRUCTION
☐ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ SUBSTANTIAL IMPROVEMENT
☐ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

COVERAGE AND PREMIUM

ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE *FLOOD INSURANCE MANUAL*

BUILDING AND CONTENTS COVERAGE COMBINATION

BUILDING: $
CONTENTS: $
PREMIUM: $

CONTENTS COVERAGE ONLY

AMOUNT: $
PREMIUM: $

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ ____ /____ /_____
SIGNATURE OF INSURANCE AGENT/PRODUCER — DATE (MM/DD/YYYY)

_____ ____ /____ /_____
SIGNATURE OF INSURED (OPTIONAL) — DATE (MM/DD/YYYY)

NFIP COPY

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PART 1 AND PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION, PART 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

PREFERRED RISK POLICY APPLICATION, PART 2 (OF 2)

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

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

SECTION I – ALL BUILDING TYPES

1. Building Use

☐ Main house/building ☐ Detached guest house ☐ Detached garage
☐ Agricultural building ☐ Warehouse ☐ Tool/storage shed
☐ Poolhouse, clubhouse, recreation building
☐ Other: _____

2. Garage

a) Is there a garage attached to or part of the building?
☐ YES ☐ NO

If the answer to 2a is YES, answer 2b through 2f.

b) Total area of the garage: |_|_|_|_|_| square feet.

c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage? ☐ YES ☐ NO

If yes, number of permanent flood openings within 1 foot above the adjacent grade: _____. Total area of all permanent openings: |_|_|_|_|_| square inches.

d) Is the garage used solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO

e) Does the garage contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):
_____

f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO

3. Basement/Subgrade Crawlspace

a) Is the basement/subgrade crawlspace floor below grade on all sides?
☐ YES ☐ NO

b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):
_____

4. Additions and Extensions (if Applicable)

Coverage is for:

☐ Building *including* addition(s) and extension(s)

☐ Building *excluding* addition(s) and extension(s)
Provide policy number for addition or extension: _____

☐ Addition or extension only (include description in the Property Location box in Part 1)
Provide policy number for building *excluding* addition(s) or extension(s):
_____

SECTION II – ELEVATED BUILDINGS

(Including Manufactured [Mobile] Homes/Travel Trailers)

1. Elevating Foundation Type

☐ Piers, posts, or piles
☐ Reinforced masonry piers or concrete piers or columns
☐ Reinforced concrete shear walls
☐ Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

2. Machinery and Equipment Below the Elevated Floor

Does the area below the elevated floor contain machinery and/or equipment? ☐ YES ☐ NO

If yes, check the applicable items:

☐ Furnace ☐ Heat pump ☐ Air conditioner
☐ Water heater ☐ Fuel tank ☐ Cistern
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
☐ Other machinery and/or equipment servicing the building (describe):
_____

3. Area Below the Elevated Floor

a) Is the area below the elevated floor enclosed? ☐ YES ☐ NO

If yes, check one of the following: ☐ Fully ☐ Partially

b) Does the area below the elevated floor contain elevators?
☐ YES ☐ NO If yes, how many? _____

If the answer to 3a or 3b is YES, answer 3c through 4b.

c) Indicate material used for enclosure:

☐ Insect screening
☐ Light wood lattice
☐ Solid wood frame walls (if breakaway, submit certification documentation)
☐ Solid wood frame walls (non-breakaway)
☐ Masonry walls (if breakaway, submit certification documentation)
☐ Masonry walls (non-breakaway)
☐ Other (describe): _____

d) If enclosed with a material other than insect screening or light wood lattice, provide size of enclosed area: |_|_|_|_|_| square feet.

e) Is the enclosed area used for any purpose other than solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO

If yes, describe: _____
_____
_____

f) Does the enclosed area have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO

4. Flood Openings

a) Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area? ☐ YES ☐ NO

If yes, indicate number of permanent flood openings within 1 foot above adjacent grade: _____.

Total area of all permanent flood openings: |_|_|_|_|_| square inches.

b) Are flood openings engineered?
☐ YES ☐ NO If yes, submit certification.

SECTION III – MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

(Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Home/Travel Trailer Data

Year of manufacture: |_|_|_|_|

Make: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Model number: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Serial number: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Dimensions: |_|_|_|_| × |_|_|_|_| feet

Are there any permanent additions and/or extensions? ☐ YES ☐ NO

If yes, the dimensions are: |_|_|_|_| × |_|_|_|_| feet

2. Anchoring

The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)

☐ Over-the-top ties ☐ Ground anchors
☐ Frame ties ☐ Slab anchors
☐ Frame connectors ☐ Other (describe): _____
_____

3. Installation

The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)

☐ Manufacturer's specifications
☐ Local floodplain management standards
☐ State and/or local building standards

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

_____ _____/_____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____ _____/_____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

PREFERRED RISK POLICY APPLICATION

FEMA FORM 086-0-5

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 10 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

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

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

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

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program (NFIP) Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their agent/producer or insurer.

2. When a mortgagee or a mortgage-servicing company discovers, at any time following loan origination, that there is no evidence of flood insurance on a property in a Special Flood Hazard Area (SFHA), then the MPPP may be used by such lender/servicer to obtain (force-place) the required flood insurance coverage. The MPPP process

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE[1, 2]

ZONE	MPPP RATES PER $100 OF BUILDING COVERAGE[3]	MPPP RATES PER $100 OF CONTENTS COVERAGE[3]	ICC PREMIUM FOR $30,000 COVERAGE[4, 5]
Emergency Program Community	5.00	5.00	N/A
A Zones – All building & occupancy types, except A99, AR, AR Dual Zones	5.00 / 3.00	5.00 / 3.00	$70
V Zones – All building & occupancy types	11.00 / 11.00	11.00 / 11.00	$70
A99 Zone, AR, AR Dual Zones	1.12 / .67	1.42 / .60	$5

1 Include the Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge, if applicable, when calculating the Total Amount Due.

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

3 For basic and additional insurance limits, refer to the Rating section of this manual.

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

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

can be accomplished with limited underwriting information and with special flood insurance rates.

The MPPP process should not be used to increase coverage on an existing flood insurance policy.

NOTE: Duplicate coverage is not allowed under the NFIP provisions. Only one policy can be issued for building coverage.

3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.

4. It will be the Write Your Own (WYO) Company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III – Fees

With the implementation of the MPPP, there is no change in the method of WYO Company allowance from that which is provided in the Financial Assistance/ Subsidy Arrangement for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Servicers or Others

1. No portion of the allowance that a WYO Company retains under the WYO Financial Assistance/ Subsidy Arrangement for the MPPP may be used to pay, reimburse, or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO Company may work with to assist in its flood insurance compliance efforts.

2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent/producer on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee – Any WYO Company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO Company must obtain signed evidence from each such lender or servicer indicating their receipt of this information, and keep a copy in its files.

2. Mortgagee to Mortgagor – In order to participate in the MPPP, the lender (or its authorized representative, which typically will be the WYO Company providing the coverage through the MPPP) must notify the borrower of the following, at a minimum:

   a. The requirements of the Flood Disaster Protection Act of 1973;

   b. The flood zone location of the borrower's property;

   c. The requirement for flood insurance;

   d. The fact that the lender has no evidence of the borrower's having flood insurance;

   e. The amount of coverage being required and its cost under the MPPP; *and*

   f. The options of the borrower for obtaining conventionally underwritten flood insurance coverage and the potential cost benefits of doing so.

A more detailed discussion of the notification requirements is made a part of this program document under "O. Policy Declarations Page Notification Requirements" on page MPPP 3.

E. Eligibility

1. Type of Use – The MPPP will be allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. The MPPP is not allowed to be used in conjunction with any form of loan origination.

2. Type of Property – The standard NFIP rules apply, and all types of property eligible for coverage under the NFIP will be eligible for coverage under the MPPP.

F. Source of Offering

The force-placement capability will be offered by the WYO Companies only and not by the NFIP Servicing Agent.

G. Dual Interest

The policy will be written covering the interest of both the mortgagee and the mortgagor. The name of the mortgagor must be included on the Application Form. It is not, however, necessary to include the mortgagee as a named insured because the Mortgage Clause (section VII.Q. of the Dwelling Form and the General Property Form) affords building coverage to any mortgagee named as mortgagee on the Flood Insurance Application. If contents coverage for the mortgagee is needed, the mortgagee should be included as a named insured.

H. Term of Policy

NFIP policies written under the MPPP will be for a term of 1 year only (subject to the renewal notification process).

I. Coverage Offered

Both building and contents coverage will be available under the MPPP. The coverage limits available under the Regular Program will be $250,000 for building coverage and $100,000 for contents. If the WYO Company wishes to provide higher limits that are available to other occupancy types such as other residential or non-residential, it may do so only if it can indicate that occupancy type as appropriate. If the mortgaged property is in an Emergency Program community, then the coverage limits available will be $35,000 for building coverage and $10,000 for contents. Again, if the higher limits are desired for other types of property, then the building occupancy type must be provided at the inception of the policy or when that information may become available, but it must be prior to any loss.

J. Policy Form

The current SFIP Dwelling Form and General Property Form will be used, depending upon the type of structure insured. In the absence of building occupancy information, the Dwelling Form should be used.

K. Waiting Period

The NFIP rules for the waiting period and effective dates apply to the MPPP.

L. Premium Payment

The current rules applicable to the NFIP will apply. The lender or servicer (or payor) has the option to follow its usual business practices regarding premium payment, so long as the NFIP rules are followed.

M. Underwriting – Application

1. The MPPP will require less underwriting information than normally required under the standard NFIP rules and regulations. The MPPP data requirements for rating and processing are, at a minimum:

    a. Name and mailing address of insured (mortgagor; also see Dual Interest);

    b. Address of insured (mortgaged) property;

    c. Name and address of mortgagee;

    d. Mortgage loan number;

    e. Community name, number, map panel number and suffix, and program type (Emergency or Regular);

    f. NFIP flood zone where property is located (lender must determine, in order to determine if flood insurance requirements are necessary and to use the MPPP);

    g. Occupancy type (so statutory coverage limits are not exceeded. This information may be difficult to obtain. Also see Coverage Offered.);

    h. Is the building walled and roofed? Yes or No;

    i. Is the building over water? No, Partially, or Entirely; *and*

    j. Amount of coverage.

2. No elevation certificates will be required as there will be no elevation rating.

N. Rates

See table on page MPPP 1.

O. Policy Declarations Page Notification Requirements

In addition to the routine information, such as amounts of coverage, deductibles, and premiums, that a WYO Company may place on the policy declarations page issued to each insured under the NFIP, the following messages are required:

1. This policy is being provided for you as it is required by Federal law as has been mentioned in the previous notices sent to you on this issue. Since your mortgage company has not received proof of flood insurance coverage on your property in response to those notices, we provide this policy at their request.

2. The rates charged for this policy may be considerably higher than those that may be available to you if you contact your local insurance agent/producer (or the WYO Company).

3. The amounts of insurance coverage provided in this policy may not be sufficient to protect your full equity in the property in the event of a loss.

4. You may contact your local insurance agent/producer (or WYO Company) to replace this policy with a conventionally underwritten SFIP, at any time, and typically at a significant savings in premium.

    The WYO Company may add other messages to the declarations page and make minor editorial modifications to the language of these messages if it believes any are necessary to conform to the style or practices of that WYO Company, but any such additional messages or modifications must not change the meaning or intent of the above messages.

Since the amount of underwriting data obtained at the time of policy inception will typically be limited, the extent of any coverage limitations (such as when replacement coverage is not available or coverage is limited because the building has a basement or is considered an elevated building with an enclosure) will be difficult to determine. It is, therefore, the responsibility of the WYO Company to notify the mortgagor/insured of all coverage limitations at the inception of coverage and impose any that are applicable at the time of the loss adjustment.

P. Policy Reformation – Policy Correction

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

With 2 exceptions, where insufficient premium is discovered after a loss, the complete provisions for reduction of coverage limits or reformation are described in:

- Dwelling Form, section VII, paragraph G.; *and*
- General Property Form, section VII, paragraph G.

The property must be insured using the correct SFIP form in order for these 2 exceptions to apply.

The 2 exceptions are following and apply only when after a loss it is discovered that the premium is insufficient to provide the coverage requested:

1. Any additional premium due will be calculated prospectively from the date of discovery; *and*
2. The automatic reduction in policy limits is effective the date of discovery.

This will provide policyholders with the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will then have 30 days to pay the additional premium that is due for the remainder of the policy term, to restore the originally requested limits without a waiting period.

However, all claim payments will be based on the coverage limitations provided in accordance with the correct flood zone for the building location and not on the zone shown on the flood policy if it is in error.

When coverage is issued using an incorrect SFIP form, the policy is void and the coverage must be written under the correct form. The provisions of the correct SFIP form apply. The coverage limits must be reformed according to the provisions of the correct SFIP form and cannot exceed the coverage limits originally issued under the incorrect policy.

Q. Coverage Basis – Actual Cash Value or Replacement Cost

There are no changes from the standard practices of the NFIP for these provisions. The coverage basis will depend on the type of occupancy of the building covered and the amount of coverage carried.

R. Deductible

A $1,000 deductible is applicable for policies written under the MPPP.

S. Reserve Fund Assessment

The Reserve Fund Assessment is applicable for policies written under the MPPP. The Reserve Fund Assessment is the calculated percentage of the Total Premium, excluding the Probation Surcharge and Federal Policy Fee. The Reserve Fund Assessment percentage in effect at the time the MPPP policy is written must be used.

T. Federal Policy Fee

There is no change from the standard practice. The Federal Policy Fee in effect at the time the MPPP policy is written must be used.

U. Renewability

The MPPP policy is a 1-year policy. Any renewal of that policy can occur only following the full notification process that must take place between the lender (or its authorized representative) and the insured/mortgagor, when the insured/mortgagor has failed to provide evidence of obtaining a substitute flood insurance policy.

V. Cancellations

The *NFIP Flood Insurance Manual* rules for cancellation/nullification are to be followed, when applicable.

W. Endorsement

An MPPP policy may not be endorsed to convert it directly to a conventionally underwritten SFIP. Rather, a new policy application, with a new policy number, must be completed according to the underwriting requirements of the SFIP, as contained in the *NFIP Flood Insurance Manual*. The MPPP policy may be endorsed to assign it under rules of the NFIP. It may also be endorsed for other reasons such as increasing coverage.

X. Assignment to a Third Party

Current NFIP rules remain unchanged; therefore, an MPPP policy may be assigned to another mortgagor or mortgagee. Any such assignment must be through an endorsement.

Y. Article XIII – Restriction on Other Flood Insurance

Article XIII of the Arrangement is also applicable to the MPPP and, as such, does not allow a company to sell other flood insurance that may be in competition with NFIP coverage. This restriction, however, applies solely to policies providing flood insurance. It also does not apply to insurance policies provided by a WYO Company in which flood is only 1 of several perils provided, or when the flood insurance coverage amounts are in excess of the statutory limits provided under the NFIP or when the coverage itself is of such a nature that it is unavailable under the NFIP, such as blanket portfolio coverage.

Z. Participating WYO Companies

A list of the WYO Companies that participate in the MPPP is available on FEMA's website at http://www.fema.gov/wyo_company.

GENERAL CHANGE ENDORSEMENT

I. USE OF THE FORM

The National Flood Insurance Program (NFIP) General Change Endorsement form or a similar request can be used to make certain types of coverage and rating changes or corrections to the existing policy.

However, this form cannot be used to 1) renew a policy, 2) extend or change a policy year, or 3) change the effective date of the policy.

An endorsement may be submitted for such reasons as:

- Change of a mortgagee
- Increasing, adding or reducing coverage limits
- Change of the mailing address
- Change of the building description
- Change of insured information
- Rating Adjustments
- Map revisions
- Correcting a misrated policy
- Assignment of the policy

II. ENDORSEMENT RULES

A. Coverage Endorsements

1. Addition of Coverage or Increase in Amount of Insurance

   Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy year. The additional premium is calculated pro rata for the balance of the policy year, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each Write Your Own (WYO) Company's standard business practice. (See Examples 1 through 3 at the end of this section.) Refer to the General Rules section for the applicable waiting period.

2. Reduction in Amount of Insurance

   A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance, or a current appraisal or cost estimate is provided which shows that the building's current coverage amount is higher than the estimated replacement cost of the building. (See Example 4 at the end of this section.)

   A reduction in the amount of *contents* insurance *cannot* be made unless some of the contents have been sold or removed, which reduces the contents' value to less than the amount of the contents insurance.

   If the insured has a non-NFIP policy, the coverage can be reduced to the amount of the non-NFIP policy deductible.

3. Removal of Coverage

   There is no return premium for the removal of building or contents coverage unless the property is no longer at the described location or the property of the policyholder.

B. Rating Endorsements

1. Rate Reduction

   It is not permissible to revise a policy's rating during a policy year, due to a rate decrease, unless the effective date of the rate change is prior to the policy's effective date.

2. Rating Adjustment

   NFIP rules require that the policy must be in effect in order to process refunds.

   Rating adjustments will be allowed for only the current year for the following situations:

   - Use of the grandfather rules. The endorsement effective date is the effective date of the current policy year.
   - Use of the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
   - Use of the Federal Emergency Management Agency (FEMA) Special Rates (see the Rating section). The endorsement effective date is the date that FEMA provided the rates.
   - Revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown). The endorsement effective date is the effective date of the current policy year.
   - Use of Post-FIRM/full-risk rating for a Pre-FIRM building receiving subsidized rates. The refund will be processed if the insured provides an Elevation Certificate (EC). The endorsement effective date is the effective date of the current policy year.
   - Use of an EC on Post-FIRM buildings rated using "Without Certification of Compliance or Elevation

Certificate" for zones AO and AH, or "No Elevation Certificate or No BFE" for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy year.

- Use of an updated EC. The endorsement effective date is the effective date of the current policy year.

3. Revision of an Alternative Rating

Alternative rating is used to determine the premium on a Renewal Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by agents/producers for the rating of Pre-FIRM construction. Alternative rating allows the agent/producer and the policyholder 1 year to revise the rating, so a premium refund can be obtained from the renewal or inception date if it is determined that the insured property is located in a lower-rated zone. During subsequent policy years, such revisions may also be made effective with the start of the policy year.

4. Map Revision

A policy may be endorsed to revise the flood zone or change the Base Flood Elevation (BFE) in which a building is located to provide a more favorable rating due to a physical revision of the FIRM, a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR). The effective date of the endorsement to rate a policy with the current zone must be the effective date of the map revision.

The following endorsement rules must be used:

- If a map revision or amendment became effective during the current policy year, the refund for the premium difference after revising the zone or BFE is prorated, using the date of the map revision or amendment as the endorsement effective date.
- If a map revision or amendment became effective in the previous policy year, a refund of the premium difference is granted for the current policy year and the pro-rata portion of the previous policy year. The endorsement effective date is the map revision or amendment date.
- If a map revision or amendment became effective prior to the previous policy year, a refund of the premium difference is granted for the current policy year only.
- If the policy has expired, the endorsement request must be received within 6 months of the expiration date; otherwise, no refund is available. Before refunding a premium for an expired term, the insurer must check with the policyholder for the existence of a current policy with another WYO Company. Under no circumstances will an insured be allowed a refund for more than 2 policy years, regardless of whether the same or different WYO Company or Companies issued the policy or policies.

Before processing the endorsement, the agent/producer should check the Flood Map Status Information Service to make sure that the LOMA or LOMR is still valid (or has been recertified) based on the most recent map revision. Also, if the revised map changes the BFE, verify that the same elevation datum is used to determine the building elevations on the EC.

When a community has been converted from the Emergency Program to the Regular Program, the policy rating may be revised to reflect the correct flood zone. However, no premium refund is allowed on premium previously paid.

C. Misrated Policy

A flood policy can be endorsed to correct misratings. Misratings that may generate refunds include only the following errors made at the time of application:

- Building description;
- Flood zone;
- BFE;
- Community number; *or*
- Lowest floor used for rating.

A premium refund for a misrated policy going back a maximum of 6 calendar years from the current policy year will be allowed with proper documentation (see III.B.2.a.). Any lapse in coverage is included in determining the number of years for which a premium refund is allowed.

NOTE: The presentment of additional rating information (e.g., use of Post-FIRM/full-risk rating for a Pre-FIRM building receiving subsidized rates) or a change in the rating information (e.g., a new EC, a LOMA, or a map revision) is not considered a misrating.

D. Conversion of Standard-Rated Policy to PRP Due to Misrating

A policy written as a standard-rated B, C, or X Zone policy and later found to be eligible for a Preferred Risk Policy (PRP) may be endorsed or rewritten as a PRP for only the current policy year.

When the risk has been misrated since the time of application with a zone other than B, C, or X but is later found to be in a B, C, or X Zone and eligible for a PRP, the insurer will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy year; *and*
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be equal to either the building limit issued under the standard-rated B, C, or X Zone policy or the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated B, C, or X Zone building limit. For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, or the building and/or contents coverage requested exceeds the limits described above, the coverage should be endorsed with a 30-day waiting period.

E. Changing Deductibles

Increasing deductibles is permitted during the current policy year. Deductibles cannot be reduced mid-term, unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will apply unless the request to reduce the deductible is in connection with making, increasing, extending, or renewing a loan.

The Increased Cost of Compliance (ICC) Premium is not eligible for the deductible discount or surcharge. First calculate the deductible discount or surcharge, then add in the ICC Premium.

F. Property Address Corrections

A flood policy may not be endorsed to change the insured property location. This includes relocation from 1 unit to another unit within the same building, and relocation of a mobile home/travel trailer to a new location. An endorsement may not be submitted when it will result in a change to the actual building to be insured, regardless of whether a loss has or has not occurred. A new Application and a new premium must be submitted, and any applicable waiting period for the SFIP to become effective will apply. The following exceptions allow for a property address correction:

1. An endorsement may be submitted to correct an erroneous property address (e.g., one made through typographical error or an Emergency 911 property address change) when it does not result in a change of the building to be insured. In the case where there are no paid or pending claims, a correction can be made without a waiver from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP. The address may be corrected in the following situations:
   - The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; *or*
   - The address used to describe the insured building indicated on the Application has changed with the United States Post Office; *or*
   - A postal address is being supplied for a descriptive or legal address originally provided on the Application.
2. In a situation where there is a pending claim, and the agent/producer indicates that the address on the policy is not the correct address for the building intended to be insured, a waiver may be sought from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP in the following instances:
   - The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement, and the insured has no insurable interest in the building at the address incorrectly indicated on the application; *or*
   - The address used to describe the insured building indicated on the Application has changed with the United States Post Office. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; *or*
   - A postal address is being supplied for a descriptive or legal address originally provided on the Application. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the waiver request.

No pending claim on a policy requiring an address change can be paid without FEMA approval.

G. ASSIGNMENT OF POLICY

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date. Policies on buildings in the course of construction and policies insuring only contents may not be assigned.

The assignment section on the General Change Endorsement form must be completed. Select "Other" on the General Change Endorsement form if the

assignment is due to inheritances, gifts, transfers of ownership without purchase, or assignments to an estate or trust.

NOTE: In the case of a policy assignment in connection with the purchase of a property located in Zone A, AE, A1–A30, AO, AH, V, VE, V1–V30, or D and rated using Pre-FIRM subsidized rates, the NFIP grandfather rule for "continuous coverage" cannot be used. If the property is located in an SFHA, and was previously rated without elevation information, an EC and photographs must be obtained. The current FIRM information on the EC must be used for the endorsement, and the policy must be endorsed pro-rata effective upon assignment.

Policies rated in D zones or unnumbered V zones do not require an EC, but must provide at least two photographs before the policy can be assigned. In all cases, the policy will be re-rated on the assignment effective date.

III. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY)

A. During the Last 90 Days of Policy Year

1. If the premium payment for renewal of the policy has not already been processed by the NFIP, a processed General Change Endorsement will produce a revised Renewal Notice for the upcoming policy year.

2. If the original Renewal Notice has not been paid, the payor may use the revised Renewal Notice or subsequent Final Notice.

B. During the Last 75 Days of Policy Year

1. If the original Renewal Notice *has not been paid*, the agent/producer must submit the General Change Endorsement for the current policy year only and submit a renewal Application for the upcoming policy year. *A separate premium payment must be submitted for each transaction*. (The insured and/or mortgagee, if payor, should be advised not to pay the Renewal Notice or Final Notice when a renewal Application and premium have been submitted.)

2. If the original Renewal Notice *has been paid,* the agent/producer must submit the General Change Endorsement together with any required additional premium for the renewal policy year and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy year. The effective date of the endorsement to increase coverage (up to the inflation factor) will be the "renewal date" only if the endorsement and additional premium are received within the 30-day grace period.

C. Refunds Generated from Endorsement Processing

The return premium is based on rates in effect on the effective date of the change or the policy effective date, in accordance with the WYO Company's standard business practice. It is calculated by revising the rate, effective from the inception date of the current policy year, provided the inception date is on or after the community conversion date.

The Federal Policy Fee and Probation Surcharge (if applicable) are not subject to calculation of return premiums.

IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM

A. General Change Endorsement Instructions

Instructions for completing the General Change Endorsement form are self-explanatory. The policy number, reason for change, and the endorsement effective date are required items for completing the form. The following items are of special note:

- **Policy Period**

  In this section, enter the policy expiration date (month/day/year) and endorsement effective date. The policy period cannot be changed. All calculations must reflect the policy period shown on the current declarations page.

- **Property Location**

  A flood policy may not be endorsed to change the insured property location, unless correcting an erroneous property address. If the property address is rural, enter the legal description or geographic location of the property (do not use P.O. Box). *For additional guidance, refer to the Property Address Corrections subsection in this section.*

  For example, the insured's mailing address may be shown as:

  Route 4
  Box 179
  Danville, OH 43014

  The property location should be completed as: Farmhouse on the north side of U.S. 70, 6 miles west of Danville, OH 43014.

- **Grandfathering Information**

  Verify whether the building was built in compliance or has had continuous coverage. *For additional guidance, refer to the NFIP Grandfathering Rules subsection in the Rating section of this manual.*

If the building was built in compliance, enter the community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. If grandfathering for continuous coverage, enter the prior policy number.

- **Building**

  Complete this section to correct a property's building description. If applicable, submit any supporting documentation.

- **Contents**

  The contents location section should be completed if contents coverage is being added/deleted or if the location of the contents being insured within the described building has changed. Provide an explanation of the change of location in the description area of the section.

- **Coverage and Rating**

  Complete this section for such reasons as:

  - Increasing, adding or reducing coverage limits
  - Updating building's replacement cost information
  - Changing deductibles

  For additional guidance, refer to the Endorsement Rating examples in this section.

- All endorsements, whether paper or electronic form, must be signed. Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

- The insured must sign and date the General Change Endorsement form whenever there is a request to reduce policy limits, assign the policy, or change the agent/producer of record.

B. Refund Processing Procedures

1. The current insurer will be responsible for returning the premium for the current and the prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that policy year. Agents/producers submit refund requests to their insurer.

2. Requests for refunds for more than 2 policy years must be processed by the NFIP Bureau and Statistical Agent (NFIP Bureau).

   a. For requests processed by the NFIP Bureau, the current insurer must submit all of the documentation necessary to make a refund for any period exceeding 2 policy years. At a minimum, this documentation will consist of the following:

      - The company's statistical records or declarations pages for each policy year and evidence of premium payments obtained from the insured if these documents are not available from the company's records.

      - An endorsement request for each policy year and the premium refund calculation for each policy year that the company had the policy.

      - A LOMA; a LOMR; a LODR; a copy of the most recent flood map marked to show the exact location and flood zone of the building; a letter indicating the exact location and flood zone of the building, and signed and dated by a local community official; an EC indicating the exact location and flood zone of the building, and signed and dated by a surveyor, an engineer, an architect, or a local community official; or a flood zone determination certification that guarantees the accuracy of the information.

   b. In order for the NFIP Bureau to process a refund request, the appropriate documentation must be mailed directly to:

      NFIP Bureau and Statistical Agent
      Underwriting Department
      8400 Corporate Dr., Suite 350
      Landover, MD 20785

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.

4. Any lapse in coverage does not extend the number of policy years the premium refund is allowed.

   The NFIP Bureau will return to the sender any unauthorized refund requests for more than 2 policy years.

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IV. ENDORSEMENT RATING EXAMPLES

TABLE OF CONTENTS

EXAMPLE		PAGE
Example 1	Increasing Coverage on a Preferred Risk Policy	END 8
Example 2	Increasing Coverage	END 9
Example 3	Increasing Coverage After a Rate Change	END 10
Example 4	Reducing Building Coverage	END 11

EXAMPLE 1
INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2012–2013.
- Single Family with basement.
- Property Currently Mapped in X-Zone
- Present coverage: Building $75,000/ Contents $30,000.
- Premium at policy effective date was $285.
- Endorsement effective date is May 2, 2013.
- Coverages added are $125,000 on the building and $50,000 on the contents for a total of $200,000 on the building and $80,000 on the contents.
- Rates in effect on the effective date of the policy are to be used in calculating the premiums.
- The Difference between these 2 premiums is $81.
- Prorate the Difference.

  Time period is May 2, 2013,
  to October 15, 2013;
  Number of days is 166;
  Pro-rata factor is .455

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	—	—	—	—	—	—	—
BUILDING ADDITIONAL LIMIT	—	—	—	—	—	—	—
CONTENTS BASIC LIMIT	—	—	—	—	—	—	—
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	$75,000	$30,000	$285	$125,000	$50,000	$366	$366

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
—	—	$200,000	—	—	$80,000

IF RETURN PREMIUM, MAIL REFUND TO: ☐ **INSURED** ☐ **AGENT/PRODUCER** ☐ **PAYOR**

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$366
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$366
ICC PREMIUM	—
SUBTOTAL	$366
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$366
RESERVE FUND ____ %	—
SUBTOTAL	$366
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$285
DIFFERENCE _____ (+/–)	$81
PRO-RATA FACTOR	.455
TOTAL AMOUNT DUE (+/–)	**$37**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

EXAMPLE 2
INCREASING COVERAGE

- Policy term is December 12, 2013–2014.
- Single-family dwelling, no basement.
- Pre-FIRM Building.
- Building located in Zone C.
- Present coverage: Building $35,000/ Contents $10,000.
- Endorsement is effective on March 12, 2014, to add additional coverage of $65,000 on the building and $15,000 on the contents for a total of $100,000 building coverage and $25,000 contents coverage.
- Premium rates are: Building .99/.26, Contents 1.51/.47.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- $25,000 of the $60,000 coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased/Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- $10,000 of the $15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased/ Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is $528 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

  Time period is March 12, 2014,
  to December 12, 2014;
  Number of days is 275;
  Pro-rata factor is .753

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	$35,000	.99	$347	$25,000	.99	$248	$595
BUILDING ADDITIONAL LIMIT	—	—	—	$40,000	.26	$104	$104
CONTENTS BASIC LIMIT	$10,000	1.51	$151	$15,000	1.51	$227	$378
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	—	—	—	—	—	—	—

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
$60,000	$40,000	$100,000	$25,000	—	$25,000

IF RETURN PREMIUM, MAIL REFUND TO: ☐ **INSURED** ☐ **AGENT/PRODUCER** ☐ **PAYOR**

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$1,077
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$1,077
ICC PREMIUM	$5
SUBTOTAL	$1,082
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$1,082
RESERVE FUND ____ %	$54
SUBTOTAL	$1,136
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$528
DIFFERENCE _____ (+/-)	$608
PRO-RATA FACTOR	.753
TOTAL AMOUNT DUE (+/-)	**$458**

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

EXAMPLE 3
INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is August 15, 2013–2014.
- Single-family dwelling, Regular Program.
- 1 floor, no basement.
- Current policy limits: Building $30,000/ Contents $8,000.
- Building located in an AE Zone, Post-FIRM.
- Premium rates are: Building 1.78, Contents 1.10.
- Post-FIRM construction with a 0 elevation difference.
- Endorsement effective date is October 22, 2013.
- The coverages being added are $15,000 on the building and $7,000 on contents for a total of $45,000 building coverage and $15,000 contents coverage.
- A rate increase takes effect on October 1, 2013.
- Rates in effect on the effective date of the policy are to be used.
- In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.
- In Section B, enter the $15,000 basic building amount, and the applicable rate (1.78). (See page END 1, "Addition of Coverage or Increase in Amount of Insurance." Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)
- In Section B, enter the $7,000 basic contents amount and the applicable rate (1.10).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium and calculate the New Premium Subtotal.
- The Premium Previously Paid is $627 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

  Time period is October 22, 2013,
  to August 15, 2014;
  Number of days is 297;
  Pro-rata factor is .814

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	$30,000	1.78	$534	$15,000	1.78	$267	$801
BUILDING ADDITIONAL LIMIT	—	—	—	—	—	—	—
CONTENTS BASIC LIMIT	$8,000	1.10	$88	$7,000	1.10	$77	$165
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	—	—	—	—	—	—	—

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW					
BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
$45,000	—	$45,000	$15,000	—	$15,000

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT/PRODUCER ☐ PAYOR

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$966
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$966
ICC PREMIUM	$5
SUBTOTAL	$971
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$971
RESERVE FUND ____ %	—
SUBTOTAL	$971
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$627
DIFFERENCE _____ (+/–)	$344
PRO-RATA FACTOR	.814
TOTAL AMOUNT DUE (+/–)	**$280**

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

EXAMPLE 4
REDUCING BUILDING COVERAGE

- Policy term is December 1, 2012–2013.
- Single-family dwelling, with basement.
- Regular Program, Zone B, Post-FIRM.
- Policy limits: Building $150,000/Contents $0.
- A wing of the building was destroyed by fire on July 1, 2013, and the building was repaired without the wing, reducing the value of the dwelling to $100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building 1.08/.37.
- Endorsement effective date is July 1, 2013.
- In Section A, enter the basic building amount ($60,000) and the applicable rate (1.03).
- In Section B, enter the new additional building amount at the same rate of .35.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- Add in the ICC Premium and calculate the New Premium Subtotal.
- The Premium Previously Paid is $986 (excluding the Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

  Time period is July 1, 2013,
  to December 1, 2013;
  Number of days is 153;
  Pro-rata factor is .419

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	$60,000	1.08	$648	—	—	—	$648
BUILDING ADDITIONAL LIMIT	$90,000	.37	$333	–$50,000	.37	–$185	$148
CONTENTS BASIC LIMIT	—	—	—	—	—	—	—
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	—	—	—	—	—	—	—

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
$60,000	$40,000	$100,000	—	—	—

IF RETURN PREMIUM, MAIL REFUND TO: ☐ **INSURED** ☐ **AGENT/PRODUCER** ☐ **PAYOR**

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$796
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$796
ICC PREMIUM	$5
SUBTOTAL	$801
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$801
RESERVE FUND ____ %	—
SUBTOTAL	$801
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$986
DIFFERENCE _____ (+/–)	–$185
PRO-RATA FACTOR	.419
TOTAL AMOUNT DUE (+/–)	**–$78**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PART 1 (OF 2)

POLICY #: _____

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

CHANGE

REASON FOR CHANGE (CHECK ALL THAT APPLY)
☐ MORTGAGEE ☐ MAILING ADDRESS
☐ INCREASE COVERAGE ☐ BILLING
☐ BUILDING INFORMATION ☐ AGENT/PRODUCER
☐ INSURED INFORMATION
☐ OTHER (SPECIFY): _____

ASSIGNMENT

REASON FOR ASSIGNMENT:
☐ NEW PURCHASE
DATE OF PURCHASE: ____/____/____
☐ OTHER (SPECIFY): _____

BILLING

FOR RENEWAL, BILL:
☐ INSURED ☐ LOSS PAYEE
☐ FIRST MORTGAGEE ☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)
☐ SECOND MORTGAGEE

POLICY PERIOD

POLICY PERIOD IS FROM ____/____/____ TO ____/____/____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.
ENDORSEMENT EFFECTIVE DATE: ____/____/____
FOR ADDED COVERAGE, INDICATE THE APPLICABLE WAITING PERIOD:
☐ STANDARD 30-DAY ☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?
☐ YES ☐ NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF: ☐ 2ND MORTGAGEE ☐ LOSS PAYEE
☐ OTHER (SPECIFY): _____

LOAN NO.: _____

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____-_____
FIRM ZONE: _____
COMMUNITY PROGRAM TYPE IS: ☐ REGULAR ☐ EMERGENCY

GRANDFATHERING INFORMATION
GRANDFATHERED? ☐ YES ☐ NO IF YES, ☐ BUILT IN COMPLIANCE OR
☐ CONTINUOUS COVERAGE PRIOR POLICY NO.: _____
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____-_____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____

BUILDING

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

BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

IS BUILDING A BUSINESS PROPERTY? ☐ YES ☐ NO

BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE ☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE ☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE

NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE ☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

IS COVERAGE FOR A CONDO UNIT? ☐ YES ☐ NO
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
TOTAL NUMBER OF UNITS: _____
☐ HIGH-RISE ☐ LOW-RISE

IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO
IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO
IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY

IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE BELOW.

DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

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

CONTENTS

CONTENTS LOCATED IN*:
☐ BASEMENT/ENCLOSURE
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO
IF NO, DESCRIBE: _____

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

CONSTRUCTION INFORMATION

CONSTRUCTION DATE: ____/____/____
CHECK ONE OF THE FOLLOWING:
☐ BUILDING PERMIT
☐ CONSTRUCTION
☐ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ SUBSTANTIAL IMPROVEMENT
☐ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

ELEVATION DATA

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

BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____ ELEVATION CERTIFICATION DATE: ____/____/____
LOWEST FLOOR ELEVATION: _____ (–) BASE FLOOD ELEVATION: _____ (=) DIFFERENCE TO NEAREST FOOT: _____ (+ OR –)
IN ZONES V AND V1–V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? ☐ YES ☐ NO
IS BUILDING FLOODPROOFED? ☐ YES ☐ NO (SEE THE *NFIP FLOOD INSURANCE MANUAL* FOR CERTIFICATION FORM.)

COVERAGE AND RATING

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ _____

DEDUCTIBLE*: BUILDING $ _____
DEDUCTIBLE BUYBACK? ☐ YES ☐ NO

CONTENTS $ _____
* THE PRP PROVIDES THE STANDARD DEDUCTIBLES ONLY.

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

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT							
BUILDING ADDITIONAL LIMIT							
CONTENTS BASIC LIMIT							
CONTENTS ADDITIONAL LIMIT							
FOR PRP ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT/PRODUCER ☐ PAYOR

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	
DEDUCTIBLE DISCOUNT/SURCHARGE	
SUBTOTAL	
ICC PREMIUM	
SUBTOTAL	
CRS PREMIUM DISCOUNT ____ %	
SUBTOTAL	
RESERVE FUND ____ %	
SUBTOTAL	
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)	
DIFFERENCE _____ (+/-)	
PRO-RATA FACTOR	
TOTAL AMOUNT DUE (+/-)	

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ ____/____/____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____ ____/____/____
SIGNATURE OF INSURED (IF APPLICABLE) DATE (MM/DD/YYYY)

_____ ____/____/____
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) DATE (MM/DD/YYYY)

NFIP COPY

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS ENDORSEMENT. IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM. ATTACH CHECK OR MONEY ORDER TO ORIGINAL AND SEND TO NFIP. KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO INSURED, AND FOURTH COPY TO MORTGAGEE.

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT, PART 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PART 2 (OF 2)

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

POLICY #: _____

SECTION I – ALL BUILDING TYPES

1. **Building Use:**
   ☐ Main house/building ☐ Detached guest house ☐ Detached garage
   ☐ Agricultural building ☐ Warehouse ☐ Tool/storage shed
   ☐ Poolhouse, clubhouse, recreation building
   ☐ Other: _____
2. **Garage**
   a) Is there a garage attached to or part of the building?
   ☐ YES ☐ NO

   If the answer to 2a is YES, answer 2b through 2f.

   b) Total area of the garage: ☐☐☐☐☐ square feet.
   c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage? ☐ YES ☐ NO
   If yes, number of permanent flood openings within 1 foot above the adjacent grade: _____. Total area of all permanent openings: ☐☐☐☐☐ square inches.
   d) Is the garage used solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO
   e) Does the garage contain machinery and/or equipment? ☐ YES ☐ NO
   If yes, check the applicable items:
   ☐ Furnace ☐ Heat pump ☐ Air conditioner
   ☐ Water heater ☐ Fuel tank ☐ Cistern
   ☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
   ☐ Other machinery and/or equipment servicing the building (describe):
   _____
   f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO
3. **Basement/Subgrade Crawlspace**
   a) Is the basement/subgrade crawlspace floor below grade on all sides?
   ☐ YES ☐ NO
   b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment? ☐ YES ☐ NO
   If yes, check the applicable items:
   ☐ Furnace ☐ Heat pump ☐ Air conditioner
   ☐ Water heater ☐ Fuel tank ☐ Cistern
   ☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
   ☐ Other machinery and/or equipment servicing the building (describe):
   _____
4. **Additions and Extensions (if Applicable)**
   Coverage is for:
   ☐ Building *including* addition(s) and extension(s)
   ☐ Building *excluding* addition(s) and extension(s)
   Provide policy number for addition or extension: _____
   ☐ Addition or extension only (include description in the Property Location box in Part 1)
   Provide policy number for building *excluding* addition(s) or extension(s):
   _____

SECTION II – ELEVATED BUILDINGS

(Including Manufactured [Mobile] Homes/Travel Trailers)

1. **Elevating Foundation Type**
   ☐ Piers, posts, or piles
   ☐ Reinforced masonry piers or concrete piers or columns
   ☐ Reinforced concrete shear walls
   ☐ Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)
2. **Machinery and Equipment Below the Elevated Floor**
   Does the area below the elevated floor contain machinery and/or equipment? ☐ YES ☐ NO
   If yes, check the applicable items:
   ☐ Furnace ☐ Heat pump ☐ Air conditioner
   ☐ Water heater ☐ Fuel tank ☐ Cistern
   ☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer
   ☐ Other machinery and/or equipment servicing the building (describe):
   _____
3. **Area Below the Elevated Floor**
   a) Is the area below the elevated floor enclosed? ☐ YES ☐ NO
   If yes, check one of the following: ☐ Fully ☐ Partially
   b) Does the area below the elevated floor contain elevators?
   ☐ YES ☐ NO If yes, how many? _____

   If the answer to 3a or 3b is YES, answer 3c through 4b.

   c) Indicate material used for enclosure:
   ☐ Insect screening
   ☐ Light wood lattice
   ☐ Solid wood frame walls (if breakaway, submit certification documentation)
   ☐ Solid wood frame walls (non-breakaway)
   ☐ Masonry walls (if breakaway, submit certification documentation)
   ☐ Masonry walls (non-breakaway)
   ☐ Other (describe): _____
   d) If enclosed with a material other than insect screening or light wood lattice, provide size of enclosed area: ☐☐☐☐☐ square feet.
   e) Is the enclosed area used for any purpose other than solely for parking of vehicles, building access, and/or storage? ☐ YES ☐ NO
   If yes, describe: _____
   _____
   _____
   f) Does the enclosed area have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES ☐ NO
4. **Flood Openings**
   a) Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area? ☐ YES ☐ NO
   If yes, indicate number of permanent flood openings within 1 foot above adjacent grade: _____.
   Total area of all permanent flood openings: ☐☐☐☐☐ square inches.
   b) Are flood openings engineered?
   ☐ YES ☐ NO If yes, submit certification.

SECTION III – MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

(Wheels must be removed for travel trailer to be insurable.)

1. **Manufactured (Mobile) Home/Travel Trailer Data**
   Year of manufacture: ☐☐☐☐
   Make: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
   Model number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
   Serial number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
   Dimensions: ☐☐☐ × ☐☐☐ feet
   Are there any permanent additions and/or extensions? ☐ YES ☐ NO
   If yes, the dimensions are: ☐☐☐ × ☐☐☐ feet
2. **Anchoring**
   The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)
   ☐ Over-the-top ties ☐ Ground anchors
   ☐ Frame ties ☐ Slab anchors
   ☐ Frame connectors ☐ Other (describe): _____
   _____
3. **Installation**
   The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)
   ☐ Manufacturer's specifications
   ☐ Local floodplain management standards
   ☐ State and/or local building standards

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

_____ ____/____/____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____ ____/____/____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT

FEMA Form 086-0-3

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state, or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 9 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

POLICY RENEWALS

I. GENERAL INFORMATION

The Standard Flood Insurance Policy (SFIP) is not a continuous policy. The policy contract is for the term of one year. Each policy contract expires at 12:01 a.m. on the last day of the policy term. Renewal of an expiring policy establishes a new policy term and new contractual agreement between the policyholder and the Federal Emergency Management Agency (FEMA). The National Flood Insurance Program (NFIP) must issue a notice of expiration not less than 45 days before the expiration of the flood insurance policy by first-class mail to the owner of the property, the servicer of any loan secured by the property, and (if known) the owner of the loan.

All policies, including Submit-for-Rate, must be renewed using the rates in effect on the renewal date.

Policy renewal documentation and premium should be submitted to the insurer in advance of the policy expiration date to ensure there is no lapse in coverage. There are 2 ways to renew a policy:

- The agent/producer will be required by the insurer to renew by means of an application or Recertification Questionnaire. In this instance, the agent/producer should complete an Application for renewal when recertifying or changing policy information, and mail it with the Total Amount Due to the insurer.

OR

- The payor must respond to a Renewal Notice including a renewal offer by selecting one of the coverage options shown on the direct mail notice and returning it with the Total Amount Due to the insurer.

II. RENEWAL NOTICE

All parties listed on the policy declarations page (insured, agent/producer, mortgagees) are to be mailed an initial Renewal Notice (page REN 5) no less than 45 days prior to the policy expiration date. Additional copies of this Renewal Notice may be mailed less than 45 days prior to policy expiration according to a company's standard business practices. The party designated on the policy record as the payor receives the payor's copy of the bill; all other parties receive a copy that states "THIS IS NOT A BILL."

A. Renewing for the Same Coverage – Option A

Option A of the Renewal Notice shows current amounts of insurance and deductibles at the time the Renewal Notice is printed.

B. Inflation Factor – Option B

Option B shows premium for amounts of insurance increased by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible is used. For PRPs, Option B is the next-higher coverage combination available. There is no waiting period if Option B is chosen. The inflation option will be no higher than the replacement cost on record for that policy. If coverage higher than the current replacement cost on record is desired, updated replacement cost documentation must be submitted.

From time to time, an agent/producer may want to endorse a policy to initiate a renewal by means of application in order to change policy information even when the insurer has made a renewal offer by means of a Renewal Notice.

When an agent/producer opts to renew by means of application after a renewal offer has been made by the insurer, the 30-day waiting period does not apply when an additional amount of insurance is requested at the time of renewal that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation.

If a revised renewal offer results from an endorsement that increases coverage more than the previously offered inflation increase option and becomes effective at least 30 days before renewal, the revised limits will apply at the policy renewal. The revised renewal offer must be generated at least 30 days before the policy renewal in order for these revised limits to take effect at renewal. In either situation, the increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal, provided that the premium for the increased coverage is received before the expiration of the grace period.

The 30-day waiting period applies when an additional amount of insurance requested at renewal time is higher than the amount listed on the renewal bill provided by the insurer, and the request is received by the insurer less than 30 days prior to policy expiration. The beginning of the waiting period is determined by the standard rules for endorsement or application. Thus, in order for the coverage amount higher than the inflation option to take effect on the renewal date, the full premium must be received at least 30 days prior to the renewal effective date.

C. Nonrenewal and Cancellation

A policy intended for an ineligible risk is considered null, and cannot renew.

Renewal Notices will not be generated and policies will not be renewed for the following situations outlined in the SFIP where a building becomes ineligible for flood insurance after the time of application:

- Suspended community; *and*
- Section 1316 property.

However, in each of the situations above, any mortgagee named on the policy must be notified of the nonrenewal or cancellation, as required by the Mortgage Clause of the SFIP (see the Policy section, General Conditions, "Q. Mortgage Clause" in all policy forms). Within 5 days of the policy expiration date, an appropriately worded expiration notice must be sent to the mortgagee, with copies to the agent/producer and the insured.

III. FINAL NOTICE

Whether renewing by means of an Application, a Recertification Questionnaire, or a Renewal Notice, if the premium payment is not received by the insurer by the policy expiration date, a Final Notice (page REN 7) is produced and must be sent to all parties listed on the declarations page (the agent/producer, insured, and any mortgagee). The Final Notice must indicate that coverage has expired and that the expired policy will be reissued with a new effective date if the premium payment is not received by the insurer within 30 days following the policy expiration date.

Mortgagee protection under the policy shall continue in force after the expiration of the policy for 30 days from the mailing date. The Final Notice to the lender must indicate that coverage will terminate if premium is not received within this 30-day period. Insurers must be able to reproduce copies of the Final Notice to the mortgagee and have processes in place to verify the date the Final Notice was mailed.

IV. RENEWAL BY MEANS OF APPLICATION OR RECERTIFICATION QUESTIONNAIRE

To generate Renewal Notices with a renewal offer, the insurer must have received acceptable application data. Accordingly, the insurer may provide an Application for renewal to obtain missing information or a Recertification Questionnaire to validate previous rating. When renewing by means of an application or Recertification Questionnaire, a Renewal Notice will not be generated in cases where a policy has not been corrected or validated prior to the start of a renewal cycle. Therefore, it is important that agents/producers respond immediately to requests for additional information.

Situations that require a renewal by means of application or recertification include, but are not limited to, the following:

- Tentatively rated policy
- Provisionally rated policy
- Implementation of Pre-FIRM subsidy elimination – See Subsection V of this section of the manual.
- FEMA reunderwriting requirements resulting from audit or quality review
- Misrating discovered by the insurer at the time of loss or during internal quality review
- Substantial damage or substantial improvement
- New additions or extensions to the building (even when not a substantial improvement)
- Building under construction during previous policy term
- Preferred Risk Policy (PRP) ineligibility or conversion to standard rating
- Loss of eligibility for NFIP grandfather rules

In each of the situations above, any mortgagee named on the policy must be notified of the requirement to renew by means of application or recertification no less than 45 days prior to policy expiration. If the Application for renewal or Recertification Questionnaire is not received by the expiration date, a Final Notice of nonrenewal is required by the Mortgage Clause of the SFIP (see the Policy section, General Conditions, "Q. Mortgage Clause" in all policy forms). The Final Notice must be mailed within 5 days of the policy expiration date. An appropriately worded expiration notice must be sent to the mortgagee, with copies to the agent/producer and the insured.

V. PROCEDURES FOR PROCESSING RENEWALS OF CERTAIN PRE-FIRM SUBSIDIZED POLICIES THAT ARE NEW, LAPSED, OR ASSIGNED FOLLOWING ENACTMENT OF THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012

Section 100205 of the Biggert-Waters Flood Insurance Reform Act of 2012, 42 U.S.C. § 4014(g), states that the NFIP can no longer provide premium rate subsidy to new, lapsed, or assigned SFIPs due to the purchase of Pre-FIRM properties, or the purchase of new coverage effective October 1, 2013. Effective October 1, 2013, new, lapsed, or assigned SFIPs will be subject to full-risk rating, and will require an Elevation Certificate (EC), including photographs, to determine full-risk rating using the current FIRM. Policies rated in D zones or Unnumbered V zones do not require an EC, but must provide at least two photographs before the policy can be renewed.

A. Renewals effective on or after October 1, 2013, of the subsidized policies described below:

- Subsidized policies that were written with original new business dates effective on or after July 6, 2012, but before October 1, 2013; *or*
- Subsidized policies that have lapsed, and coverage is reinstated following the lapse (for reasons other than community suspension), where the reinstatement date is effective on or after October 4, 2012, but before October 1, 2013; *or*
- Subsidized policies that were written as new business or were assigned as a result of the property being purchased on or after July 6, 2012, but before October 1, 2013.

1. The insurer must send a notification letter (page REN 9) to the agent, insured, and lender(s) advising of the need for additional rating information in order to determine the full-risk premium. The agent must be required to renew the policy by application. This notification must be sent at least 60 days prior to the policy expiration date, and it should indicate that the policy cannot be renewed without the required rating information and the premium.
2. Any payment received prior to the policy expiration date and prior to the collection of sufficient information to determine a full-risk premium must be held in abeyance (suspense/pending) until the policy expiration date or the collection of the necessary information, whichever occurs first.
3. If premium is not received by the policy expiration date, a second notification must be sent to the insured, agent, and lender(s) within 5 days of the policy expiration date.
4. After the policy expiration date, but prior to the collection of sufficient information to determine a full-risk premium, any premium received may be used to process the application for renewal using the tentative rate procedures, or the premium may be refunded.

B. The following process must be used for renewals effective on or after October 1, 2013, of subsidized policies that lapsed, and coverage is reinstated following the lapse (for reasons other than community suspension), where the reinstatement date is effective on or after October 1, 2013:

1. Upon receipt of premium intended to reinstate coverage more than 30 days but less than 90 days after the policy expiration date, the insurer must use the tentative rate procedures to issue coverage. The premium may not simply be refunded.
2. Alternatively, insurers may hold the premium in abeyance (suspense or pending) for 60 days following a notice of the need for additional rating information, and then process the payment using the tentative rate procedures if the required rating information was not obtained. The premium may not simply be refunded.

Once a policy has been issued with tentative rates, the policy may be reformed upon receipt of the EC, photographs, and any other required rating information up to the amount of coverage originally requested or up to the amount of coverage the original premium submitted would buy, whichever is less. Coverage may be increased with a standard 30-day waiting period.

For all instances where a policy will be assigned from a current policyholder to a purchaser, the insurer should provide a quote to the purchaser indicating the annual premium amount using full-risk rates. This will afford the purchaser the opportunity to evaluate the costs of insurance prior to purchasing the property, and should reduce issues that a potential purchaser might have regarding the policy's cost.

VI. PREMIUM PAYMENT DUE

To ensure that the policy is renewed without a lapse in coverage, the premium must be received by the insurer within 30 days after the expiration date. As an alternative, the premium can be mailed by certified mail within 30 days after the expiration date. The term "certified mail" has been broadened to include not only the U.S. Postal Service, but also certain third-party delivery services. For details, see the Receipt Date subsection in the General Rules section. Use the renewal date plus 29 days to determine whether the renewal premium was received within 30 days.

Renewal payments may also be paid by VISA, MasterCard, Discover, or American Express. Use the detachable payment stub at the bottom of the Renewal Notice and Final Notice, or use the Credit Card Payment Form at the end of this section. The form is also available in the Forms Library on the NFIP Servicing Agent's website at http://www.nfipservices.com. If a charge is declined, you will be notified by mail.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. Write Your Own (WYO) Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

VII. RENEWAL EFFECTIVE DATE DETERMINATION

Renewal dates are calculated as follows:

- If the Final Notice and the premium payment are received by the insurer within 30 days following the expiration, the policy will be issued under the same policy number as the previous term, with no lapse in coverage. For example, if the policy expires on May 1, the Final Notice and premium payment must be received on or before May 30.
- If the Final Notice and the premium payment are received by the insurer after the 30-day period, but within 90 days following the expiration, the policy will be placed in force 30 days following receipt by the insurer.
- If the Final Notice and the premium payment are received after 90 days following the expiration date, the agent/producer must submit a new application with the full annual premium. The standard 30-day waiting period will apply.

VIII. ENDORSEMENTS DURING RENEWAL CYCLE

Endorsements received by the insurer within 75 days of the policy expiration date may not be reflected on the renewal bill. The agent/producer therefore should ensure that the new policy is properly endorsed after renewal.

The agent/producer should use an application for renewal to ensure that all changes are reflected on the renewal.

IX. SEVERE REPETITIVE LOSS PROPERTIES

All policy transactions for Severe Repetitive Loss (SRL) properties must be processed by the NFIP Special Direct Facility. See the SRL section of this manual for more information.

X. TRANSFER OF BUSINESS AT RENEWAL

The new insurer must collect all required underwriting information needed to verify the correct rating and issuance of the policy. However, a declarations page usually does not provide all the required underwriting information.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when the Lowest Floor Elevation (LFE) and Base Flood Elevation (BFE) are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description (e.g., the Application shows a basement or an enclosure and the declarations page does not, or the Application describes a non-elevated building and the declarations page describes an elevated building).

A PRP requires documentation of eligibility including verification of the flood zone.

A Residential Condominium Building Association Policy (RCBAP) requires all information needed to issue and rate the policy, including photos and Replacement Cost Value (RCV) documentation.

When an agent/producer moves his or her book of business from 1 insurer to another, or when an insurer acquires another's book of business, photographs are not required. However, when transferring an individual policy, the photograph requirement applies.

SUMMARY OF POLICY NOTICES

NOTICES	INSURED	AGENT/PRODUCER	MORTGAGEE
RENEWAL NOTICE Shown on pages REN 5–6	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.
FINAL NOTICE Shown on pages REN 7–8	NFIP mails notice on policy expiration date.	NFIP mails notice on policy expiration date.	NFIP mails a 30-day notice of nonrenewal on expiration date. Mortgagee protection terminates 30 days after mailing of notice.
POLICY DECLARATIONS PAGE Not shown	NFIP mails policy declarations page.	NFIP mails policy declarations page.	NFIP mails policy declarations page.

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2965
Shawnee Mission, KS 66201-1365
(800) 638-6620

Policy Number:
Policy Expiration Date:
Billing Date:

Payor:

Agent:

Insured Property Location:

RENEWAL NOTICE: Your flood insurance is about to expire on the date shown above. Please follow renewal instructions on the remittance coupon below.

Special Instructions:

These premiums reflect a ___ % credit on community floodplain management activities.

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	$	$			$
B: INCREASED COVERAGE	$	$			$

See reverse side of bill for important additional information.

This Is Not A Bill - Homeoffice Copy
RETAIN FOR YOUR RECORDS

(Please detach here and send this portion with your payment.) DIRECT

Policy No.:	Bill ID:	Loan No.:	Amount Paid $

Choose from one of the following payment options: ☐ **Option A: $** ☐ **Option B: $**

For credit card payment check card type and provide account information below:

☐MasterCard ☐AMEX ☐Discover
Card#: | | | | | | | | | | | | | | | | Exp. Date: ___/___

☐VISA Cardholder Signature: X_____

To remit by check make check payable to:

FEMA Flood Payments
P.O. Box 790348
St. Louis, MO 63179-0348

Due Date:
Billing Date:

To renew your policy by check or money order, be sure to return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order.

IMPORTANT MESSAGES

1. PROVIDED YOUR PAYMENT IS RECEIVED WITHIN 30 DAYS OF THE EXPIRATION OF YOUR POLICY, IT WILL BE RENEWED WITHOUT A LAPSE IN COVERAGE. ANY PAYMENT RECEIVED AFTER THE 30 DAY GRACE PERIOD AND PRIOR TO 90 DAYS WILL STILL RENEW YOUR POLICY, HOWEVER, THERE WILL BE A 30 DAY WAITING PERIOD FOR COVERAGE TO BECOME EFFECTIVE. THE 30 DAY WAITING PERIOD BEGINS THE DAY THE PREMIUM IS RECEIVED.
2. YOU ARE ENCOURAGED TO INSURE YOUR PROPERTY FOR AT LEAST 80% OF THE STRUCTURES REPLACEMENT COST TO ENSURE ADEQUATE COVERAGE IN THE EVENT OF A LOSS. CONTACT YOUR INSURANCE AGENT FOR DETAILS.
3. IF THE MORTGAGEE LISTED ON THE BILL IS NOT THE CURRENT MORTGAGEE, PLEASE FORWARD THE BILL TO THE NEW FINANCIAL INSTITUTION (IF THEY ARE RESPONSIBLE FOR PREMIUM PAYMENT) AND HAVE A CHANGE ENDORSEMENT SENT TO CORRECT THE POLICY.
4. IF THIS POLICY IS A PREFERRED RISK POLICY (PRP), PLEASE NOTE. IF THE FLOOD ZONE LISTED ON YOUR POLICY IS NOT THE ZONE ON THE CURRENT FLOOD INSURANCE RATE MAP, YOU MAY NO LONGER BE ELIGIBLE FOR THE PRP. PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE TO VERIFY IF YOU ARE STILL ELIGIBLE FOR THIS POLICY OR TO OBTAIN A QUOTE FOR A STANDARD POLICY.

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

If you send us a check, it will be converted into an electronic funds transfer (EFT). This means we will copy your check and use the account information on it to electronically debit your account for the amount of the check. The debit from your account will usually occur within 24 hours, and will be shown on your regular account statement. You will not receive your original check back. We will destroy your original check, but we will keep the copy of it. If the EFT cannot be processed for technical reasons, you authorize us to process the copy in place of your original check. If the EFT cannot be completed because of insufficient funds, we may try to make the transfer up to 2 times.

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2965
Shawnee Mission, KS 66201-1365
(800) 638-6620

Policy Number:
Policy Expiration Date:
Billing Date:

Payor:

Agent:

Insured Property Location:

FINAL NOTICE: Your flood insurance policy expired on the date shown above. Please disregard this notice if your payment has already been mailed.

Special Instructions:

These premiums reflect a ___ % credit on community floodplain management activities.

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	$	$			$
B: INCREASED COVERAGE	$	$			$

See reverse side of bill for important additional information.

This Is Not A Bill - Homeoffice Copy
RETAIN FOR YOUR RECORDS

(Please detach here and send this portion with your payment.) DIRECT

Policy No.:	Bill ID:	Loan No.:	Amount Paid $

Choose from one of the following payment options: ☐ **Option A: $** ☐ **Option B: $**

For credit card payment check card type and provide account information below:

☐MasterCard ☐AMEX ☐Discover
Card#: | | | | | | | | | | | | | | | | Exp. Date: ___/___

☐VISA Cardholder Signature: X_____

To remit by check make check payable to:

FEMA Flood Payments
P.O. Box 790348
St. Louis, MO 63179-0348

Due Date:
Billing Date:

To renew your policy by check or money order, be sure to return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order.

IMPORTANT MESSAGES

1. PROVIDED YOUR PAYMENT IS RECEIVED WITHIN 30 DAYS OF THE EXPIRATION OF YOUR POLICY, IT WILL BE RENEWED WITHOUT A LAPSE IN COVERAGE. ANY PAYMENT RECEIVED AFTER THE 30 DAY GRACE PERIOD AND PRIOR TO 90 DAYS WILL STILL RENEW YOUR POLICY, HOWEVER, THERE WILL BE A 30 DAY WAITING PERIOD FOR COVERAGE TO BECOME EFFECTIVE. THE 30 DAY WAITING PERIOD BEGINS THE DAY THE PREMIUM IS RECEIVED.
2. YOU ARE ENCOURAGED TO INSURE YOUR PROPERTY FOR AT LEAST 80% OF THE STRUCTURES REPLACEMENT COST TO ENSURE ADEQUATE COVERAGE IN THE EVENT OF A LOSS. CONTACT YOUR INSURANCE AGENT FOR DETAILS.
3. IF THE MORTGAGEE LISTED ON THE BILL IS NOT THE CURRENT MORTGAGEE, PLEASE FORWARD THE BILL TO THE NEW FINANCIAL INSTITUTION (IF THEY ARE RESPONSIBLE FOR PREMIUM PAYMENT) AND HAVE A CHANGE ENDORSEMENT SENT TO CORRECT THE POLICY.
4. IF THIS POLICY IS A PREFERRED RISK POLICY (PRP), PLEASE NOTE. IF THE FLOOD ZONE LISTED ON YOUR POLICY IS NOT THE ZONE ON THE CURRENT FLOOD INSURANCE RATE MAP, YOU MAY NO LONGER BE ELIGIBLE FOR THE PRP. PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE TO VERIFY IF YOU ARE STILL ELIGIBLE FOR THIS POLICY OR TO OBTAIN A QUOTE FOR A STANDARD POLICY.

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

If you send us a check, it will be converted into an electronic funds transfer (EFT). This means we will copy your check and use the account information on it to electronically debit your account for the amount of the check. The debit from your account will usually occur within 24 hours, and will be shown on your regular account statement. You will not receive your original check back. We will destroy your original check, but we will keep the copy of it. If the EFT cannot be processed for technical reasons, you authorize us to process the copy in place of your original check. If the EFT cannot be completed because of insufficient funds, we may try to make the transfer up to 2 times.

NATIONAL FLOOD INSURANCE PROGRAM
NOTIFICATION LETTER REGARDING YOUR POLICY RENEWAL

<Date>

<Named Insured> Policy # < >

Mailing Address: < > Property Address: < >

IMPORTANT – YOUR ACTION IS REQUIRED
A RENEWAL OFFER WILL NOT BE MADE FOR YOUR FLOOD INSURANCE POLICY

The Biggert-Waters Flood Insurance Reform Act of 2012 eliminates subsidized[1] premium rates and mandates a building's full-risk premium rate be applied to the following National Flood Insurance Program (NFIP) policies:

- New policies written with an effective date on or after July 6, 2012
- Policies written as new business, or existing policies assigned to a new owner as a result of a property purchase on or after July 6, 2012
- Policies that have lapsed and been reinstated on or after October 4, 2012.

Our records indicate that your flood insurance policy receives NFIP subsidized premium rates, but is no longer eligible for those rates because it meets one of the above criteria. Since the subsidized rates used to determine the premium for your expiring policy are no longer available, a renewal bill cannot be provided without additional information.

To maintain NFIP coverage, your agent must complete an Application for renewal using full-risk premium rates. To determine the full-risk premium rates, you must provide your agent with the information and supporting documentation listed below, which was not required at the time your original policy was issued. You and your agent must submit this documentation and information for submission to and receipt by the insurer within 30 days of the expiration date shown on your policy.

- An Elevation Certificate for Flood Insurance.[2]
- Clear exterior photographs of the front and back of the building to be insured.
- An Application for renewal completed and signed by your agent.
- The annual premium determined with full-risk premium rates or tentative premium rates.

If you don't have an Elevation Certificate for your building, you will need to hire a surveyor to come to your property to complete the certificate.

In order to renew this policy, you must follow the instructions above. Neither you nor your lender will be sent a renewal bill by your insurer.

If you have difficulty in obtaining an Elevation Certificate prior to your expiration date, your agent may offer you a quote for the Application for renewal using tentative rates. The tentative rate procedure provides a mechanism to keep continuous coverage during the Application for renewal process while an Elevation Certificate is being procured. Tentative premium rates may be higher than your full-risk rate, and no flood loss can be settled before the full-risk premium is determined with an Elevation Certificate. A policy using tentative rates may not renew a second year under tentative rates, and coverage may not be increased until full-risk premium rates are determined. If the Elevation Certificate indicates the premium we received from the tentative rates is less than required for full-risk premium rates, the coverage limits shown on your declarations page will be reduced to match the initial premium we received. Premium received more than 30 days after expiration will result in a lapse in coverage.

Please note: All insurers who issue policies through the National Flood Insurance Program are mandated to follow these requirements as a result of the implementation of the Biggert-Waters Flood Insurance Reform Act of 2012.

Please contact your insurance agent for more information.

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[1]Subsidized premium rates are discounted rates that have been traditionally available for structures built before a community first adopted FEMA Flood Maps and guidelines. The subsidized rates are determined with limited underwriting information and typically do not reflect the full risk of flood loss.

[2]Go to www.fema.gov/library/viewRecord.do?id=7408 for more information about the Elevation Certificate form and how to obtain one.

CREDIT CARD PAYMENT FORM

The National Flood Insurance Program accepts flood insurance premium payments on VISA, MasterCard, American Express, and Discover credit cards.

If you wish to pay for your policy by credit card, fill out the bottom portion of this page, then detach and return it with your Flood Insurance Application, Renewal Notice or Final Notice, or General Change Endorsement Form.

If your charge is not accepted, you will be notified by mail.

Flood Insurance Policy Number: _____

VISA ☐ MasterCard ☐ American Express ☐ Discover ☐

Account No.: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Expiration Date: ____ / ____ (MM / YY) Amount of Charge: $ _____

Cardholder's Name: _____

Billing Address: _____

City, State & ZIP Code: _____

Signature: _____ Date: _____ / _____ / _____

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing errors or fraud.

This reason cannot be used if the agent/producer advanced agency funds and the client did not pay the agency.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Bank notice of non-payment

6. **Risk Not Eligible for Coverage (TRRP Reason 06)**

This reason is used to cancel/nullify a policy when an Application was submitted and a policy was issued or renewed on a property not eligible for coverage.

A clear and precise explanation must be included when submitting this type of cancellation request. Examples include the following: (1) Building is located in a Coastal Barrier Resources System (CBRS) area. (2) Contents are not located in an eligible building. (3) Building is not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be issued.) Refer to the Standard Flood Insurance Policy (SFIP) for a list of risks that are not eligible for coverage.

The policy may be canceled from the inception date with full premium refund, provided that no claim has been paid. If a claim was paid, the refund is allowed only if the premium refund is greater than the amount of the claim paid, and is limited to the difference between the calculated premium refund and the amount of the claim paid. The insurer must verify the loss history of the property with the NFIP Bureau.

- Type of Refund: Full or pro rata
- Years Eligible for Refund: Back to policy inception, if applicable
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Required Documentation: Property tax records, Section 1316 declaration, or Coastal Barrier Resources Act (CBRA) determination, as appropriate, or photographs showing ineligibility

7. **Property Closing Did Not Occur (TRRP Reason 08)**

This reason is used to *nullify* a policy when it is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Statement from the title company, lender, or attorney representing the interests of the title company, lender, or insured, that the property closing did not occur

8. **Policy Not Required by Mortgagee (TRRP Reason 50)**

This reason provides a means to cancel a policy when coverage was required by the mortgagee for a loan closing and it was later determined that the building was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/ Nullification Request Form.

This cancellation reason can be used only if the cancellation request is made during the initial policy term, and there are no paid or pending claims. The cancellation effective date is the date the cancellation request is received by the insurer. A revised determination from the lender may be used to cancel the policy. A Federal Emergency Management Agency (FEMA) Out-As-Shown Determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

NOTE: This cancellation reason may be used even if the policy was rated in a non-SFHA.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Copy of the original mandatory purchase document; current mortgagee statement that policy is not required; and a revised determination from the lender showing that the building is not in an SFHA.

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Because of a Physical Map Revision (TRRP Reason 09)**

This reason is used only when flood insurance was initially required by the mortgagee or other lender because the building was determined to be in an SFHA but was removed from the SFHA following the physical revision of a map. If the building is no longer located in an SFHA, then the policy may be canceled provided the mortgagee confirms in writing that the insurance is no longer required because the building was removed from the SFHA. This cancellation reason may be used

even if the policy was rated in a non-SFHA due to grandfathering or to the PRP Eligibility Extension.

NOTE: The Residential Condominium Building Association Policy (RCBAP) requires a release from the mortgagee for each unit owner in the building or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year in those cases where the map was revised during the current policy term. If the insured was required to renew the policy during the 6 months before or after the effective date of the revised map, the insured may be eligible for a refund of the prior year's premium. For example, the flood policy was effective from January 1, 2010, to January 1, 2011, and renewed January 1, 2011, to January 1, 2012. The effective date of the map change is February 15, 2011. The cancellation will be effective January 1, 2010. If a claim has been paid or is pending during a policy year for which cancellation is requested, the policy cannot be canceled.
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Required Documentation: Statement from the mortgagee that flood insurance is no longer required, and a copy of the revised map

10. **Condominium Policy (Unit or Association) Converting to RCBAP (TRRP Reason 45)**

This reason provides a means to cancel a standard-rated dwelling policy, with building coverage only, covering a condominium unit because coverage is being provided under an RCBAP. This reason is used when the unit owner policy and the RCBAP building limits are more than the cost of the unit, up to the maximum limits of the Program.

- Type of Refund: A pro-rata premium refund, including Federal Policy Fee and Probation Surcharge, is provided.
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Required Documentation: Copy of RCBAP and documentation showing the value of the unit

11. **This cancellation reason has been deactivated.**

12. **Mortgage Paid Off (TRRP Reason 52)**

This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off, provided no claim has been paid or is pending.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year and the pro-rata portion of the prior policy year in those cases where the policy renewed after the mortgage was paid off
- Cancellation Request: Must be received within 60 days of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received more than 60 days after the mortgage was paid off, there is no refund.
- Required Documentation: Statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage

13. **Voidance Prior to Effective Date (TRRP Reason 60)**

This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy, after submitting a premium payment.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received prior to the policy effective date
- Required Documentation: Policyholder's request

14. **Voidance Due to Credit Card Error (TRRP Reason 70)**

This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Credit card notice of non-payment

15. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination (TRRP Reason 16)**

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following a review under the Flood Disaster Protection Act

23. **Fraud (TRRP Reason 23)**

This reason is used when fraud has been determined by FEMA. No premium refund is allowed with this reason. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Required Documentation: FEMA notification

24. **Cancel/Rewrite Due to Map Revision, LOMA, or LOMR (TRRP Reason 24)**

This reason is used to cancel and rewrite a standard-rated flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard-rated policy will be canceled and rewritten as a PRP. Use New/Rollover Indicator "Z" to report the new policy. Premium from the canceled policy will be applied to the PRP, with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and 1 prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

- Type of Refund: Full
- Years Eligible for Refund: 2 years provided that no claim has been paid or is pending
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Required Documentation: Copy of the revised map, LOMA, or LOMR

II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM

A. Current Policy Number

In the upper right corner of the form, enter the NFIP policy number.

B. Policy Term

Enter the policy term and the cancellation effective date.

C. Agent Information

Enter the complete name, mailing address, phone number, and fax number of the agent/producer.

D. Insured Mailing Address

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

E. First Mortgagee

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

F. Other Parties Notified

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

G. Property Location

Enter the location of the insured property.

H. Cancellation Reason Code

Enter the reason code for cancellation of the policy and provide any additional information required.

I. Refund

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the payor and the policy has been endorsed showing the payor as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the agent/producer. Check the appropriate box to indicate to whom the refund should be mailed.

J. Signature

All named insureds must sign and date the cancellation/ nullification request for all cancellation reasons except 5, 6, and 22. In the event of foreclosure, the named insured's signature is not required for cancellation reason 1 when court documentation confirms the unearned premium belongs to the lender. The agent/ producer must sign and date the cancellation/ nullification request for all cancellation reasons except 6 and 22.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

After completing the cancellation request, attach all required supporting documents and submit them to the insurer. The agent/producer should retain a copy, give a copy to the insured, and send a copy to the mortgagee, if applicable.

After processing the cancellation request, the insurer will send the agent/producer, mortgagee, and insured a notice of cancellation.

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy

REASON CODE FOR CANCELLATION/ NULLIFICATION (WITH TRRP CODE)	PREMIUM REFUND		FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT, AND PROBATION SURCHARGE			PRODUCER COMMISSION (DIRECT BUSINESS ONLY)		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓		✓			✓	
2 (02)		✓		✓			✓	
3 (03)		✓		✓			✓	
4 (04)		✓		✓			✓	
5 (05)	✓		✓			✓		
6 (06)	✓		✓			✓		
7 (08)	✓		✓			✓		
8 (50)		✓		✓			✓	
9 (09)	✓		✓					✓
10 (45)		✓		✓			✓	
12 (52)		✓		✓			✓	
13 (60)	✓		✓			✓		
14 (70)	✓		✓			✓		
15 (16)	✓		✓			✓		
16 (17)		✓		✓			✓	
18 (52)		✓		✓			✓	
19 (20)	✓		✓					✓
20 (21)	✓		✓			✓		
21 (10)	NO REFUND ALLOWED				✓			✓
22 (22)	✓		✓			✓		
23 (23)	NO REFUND ALLOWED				✓			✓
24 (24)	✓		✓					✓

THIS LAYOUT OF THE REVISED CANCELLATION/NULLIFICATION REQUEST FORM IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE CANCELLATION/NULLIFICATION REQUEST FORM

POLICY #: _____

IMPORTANT – PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

POLICY PERIOD

POLICY PERIOD IS FROM _____ /_____ /_____ TO _____ /_____ /_____ CANCELLATION EFFECTIVE DATE: _____ /_____ /_____

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER ON THE POLICY BEING CANCELED.

AGENCY NO.: _____ AGENT'S TAX ID: _____

PHONE NO.: _____ FAX NO.: _____

EMAIL ADDRESS: _____

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED FOR MAILING REFUND:

PHONE NO.: _____

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

PROPERTY LOCATION

INSURED PROPERTY LOCATION:

2ND MORTGAGEE/ OTHER

NAME AND MAILING ADDRESS OF OTHER PARTIES NOTIFIED:

CANCELLATION REASON CODES

CANCELLATION REASON CODE: _____

1. BUILDING SOLD OR REMOVED
2. CONTENTS SOLD OR REMOVED
3. POLICY CANCELED AND REWRITTEN TO ESTABLISH COMMON EXPIRATION DATE WITH OTHER INSURANCE COVERAGE
4. DUPLICATE NFIP POLICIES
5. NON-PAYMENT
6. RISK NOT ELIGIBLE FOR COVERAGE
7. PROPERTY CLOSING DID NOT OCCUR (NO INSURABLE INTEREST)
8. POLICY OBTAINED FOR PROPERTY CLOSING, BUT NOT REQUIRED BY MORTGAGEE AS PROPERTY NOT IN SFHA
9. INSURANCE NO LONGER REQUIRED BY MORTGAGEE; PROPERTY NO LONGER IN SFHA BECAUSE OF PHYSICAL MAP REVISION
10. CONDOMINIUM POLICY (UNIT OR ASSOCIATION) CONVERTING TO RCBAP
12. MORTGAGE PAID OFF
13. VOIDANCE PRIOR TO EFFECTIVE DATE
14. VOIDANCE DUE TO CREDIT CARD ERROR
15. INSURANCE NO LONGER REQUIRED BASED ON FEMA REVIEW OF LENDER'S SFHA DETERMINATION (LODR)
16. DUPLICATE POLICIES FROM SOURCES OTHER THAN THE NFIP
18. MORTGAGE PAID OFF ON MPPP POLICY
19. INSURANCE NO LONGER REQUIRED BY MORTGAGEE BECAUSE STRUCTURE REMOVED FROM SFHA BY MEANS OF LOMA OR LOMR
20. POLICY WRITTEN TO WRONG FACILITY (SEVERE REPETITIVE LOSS PROPERTY)
21. OTHER: CONTINUOUS LAKE FLOODING OR CLOSED BASIN LAKES
22. CANCEL/REWRITE DUE TO MISRATING
23. FRAUD (FEMA APPROVAL REQUIRED)
24. CANCEL/REWRITE DUE TO MAP REVISION, LOMA, OR LOMR

REFUND

MAKE REFUND PAYABLE TO (CHECK ONE): ☐ INSURED ☐ PAYOR ☐ AGENT (REASON 5 ABOVE ONLY)

MAIL REFUND TO (CHECK ONE): ☐ INSURED ☐ PAYOR ☐ AGENT (REASON 5 ABOVE OR AT REQUEST OF INSURED)

SIGNATURE

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ SIGNATURE OF INSURED (NOT REQUIRED FOR REASON 5, 6, OR 22) _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF OTHER INSURED _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

NFIP COPY

PLEASE ATTACH ALL REQUIRED DOCUMENTS TO NFIP COPY OF CANCELLATION/ NULLIFICATION REQUEST FORM.
SPECIAL NOTE TO INSURANCE AGENT/PRODUCER: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

National Flood Insurance Program

FLOOD INSURANCE CANCELLATION/NULLIFICATION REQUEST FORM

FEMA FORM 086-0-2

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 7.5 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

PROVISIONAL RATING

I. GENERAL DESCRIPTION

Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate (EC). It is expected that an EC will be secured and full-risk rating completed within 60 days of the policy effective date. Failure to obtain the EC could result in reduced coverage limits at the time of a loss. A sample rate questionnaire and a sample notice to the policyholders informing them of their obligations under a provisionally rated policy are included in this section.

Provisional rates may be used in writing new business flood policies. All provisionally rated policies are subject to the effective date rules.

II. ELIGIBILITY REQUIREMENTS

Provisional rating is available only for newly insured risks meeting all of the following criteria:

- Post-FIRM;
- 1–4 family residential buildings; *and*
- Property located in either
  - Zones AE, A1–A30, AO, or AH, *or*
  - Zone A where the community provides Base Flood Elevations (BFEs).

Manufactured (mobile) homes are not eligible.

Policies written with provisional rates cannot be renewed or rewritten with provisional rates. In addition, an insured who has purchased a provisionally rated policy on a given property may not purchase another provisionally rated policy on that same property.

III. REFORMATION

While provisionally rated policies may remain in effect for up to 1 year, full-risk rating must be accomplished prior to any claim payment, should there be a loss.

A. Limitations

A provisionally rated policy has limited reformation rights.

1. If the insurer receives a valid EC and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any additional premium is due because the full-risk premium is more than the provisional premium, the insured will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring before the EC and additional premium are received. Full-risk rating must be completed before the loss payment is made.

2. If the insurer receives a valid EC and any additional premium due as a result of using full-risk rates more than 60 days after the policy effective date but before a loss occurs, the insured has 2 options. The insured may submit the additional premium for the entire policy term, in which case the coverage limits on the declarations page will be in force from the effective date. Alternatively, the insured may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will apply only to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.

3. If neither (1) nor (2) above applies, full-risk rates must be determined before any loss payment will be made. If the full-risk premium is more than the provisional premium, the coverage limits will be less than those shown on the declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the full-risk rates. If the insured wants to increase the reduced coverage limits, a 30-day waiting period will apply to the additional coverage.

   In all instances, if the full-risk premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

B. Endorsement Procedure

A provisionally rated policy may not be endorsed to increase coverage until the policy has been reformed to a full-risk rated policy. At that time, all standard endorsement rules apply (e.g., 30-day wait). In order to reform the rating method of a provisionally rated policy, the agent/producer should submit a general change request along with the necessary documentation. Any additional premium due must be calculated and submitted at that time. The reason for change should be listed as “reforming from provisional to full-risk rating.”

IV. NOTIFICATION REQUIREMENTS

When a policy is issued using provisional rating, along with the declarations page, a notice will be provided to the insured, the agent/producer, and the lender (if applicable) that explains the nature of the coverage, the limited reformation rights, and the expectation that

full-risk rating will be accomplished. See the sample notice at the end of this section.

V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE

A. General Directions

The Provisional Rating Questionnaire, shown on page PR 3, is for Post-FIRM properties in zones A with BFE, AE, A1–A30, AO, and AH where there is no EC at the point of sale. Eligibility is restricted to 1–4 family buildings. The questionnaire must be completed and submitted with the Flood Insurance Application.

The following are instructions for completing the questionnaire.

1. Enter the applicant's name and the property address, city, state, and ZIP Code.
2. Enter the policy number, if known.
3. Enter the policy effective date and policy expiration date (month/day/year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application listed on the Flood Insurance Application.
4. For questions 1–4 on the Provisional Rating Questionnaire, start with question 1 and proceed until a question is answered affirmatively. That will indicate the foundation type that is to be used in selecting the rate from the table.
5. Complete the Flood Insurance Application and Provisional Rates Questionnaire. The answers to questions 1–4 will determine the rates to calculate the premiums on the Flood Insurance Application.

NOTE: Deductibles, ICC Premium, CRS Premium Discount, Reserve Fund Assessment, Probation Surcharge, and Federal Policy Fee affect the Total Amount Due for provisionally rated policies.

B. Guidance for Determining Building Elevated on Fill

For the purposes of this questionnaire, the following questions are provided to help correctly determine whether a building has been elevated on fill.

1. Is the building built on a mound of earth? An indication could be that the land slopes significantly down away from the building in the front and rear, or the driveway slopes significantly down toward the street.
2. Is the front door threshold at least 3 feet above the crown of the street?
3. Do steps up from the street to the house result in at least a 3-foot rise?
4. Is the lower floor of the house at least 2 feet above the floor of the garage?

If the answer to any of the above is "yes," indicate "yes" for question 2 on the questionnaire.

NATIONAL FLOOD INSURANCE PROGRAM
PROVISIONAL RATING QUESTIONNAIRE

1–4 Family Post-FIRM Zones A with BFE[1], AE, A1–A30, AO, and AH

(To be attached to the Flood Insurance Application)

NAME _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ POLICY PERIOD IS FROM _____ TO _____

CITY _____ STATE _____ ZIP CODE _____

Answer the questions below. Use the rates associated with the first "yes" response. These rates are to be used on the Flood Insurance Application.

Yes	No	
☐	☐	1. Is there a basement or subgrade crawlspace?
☐	☐	2. Is the house built on fill[2] or with a crawlspace or solid perimeter foundation walls?
☐	☐	3. Is the house elevated on pilings, piers, columns, or parallel shear walls? If yes, determine whether there is an enclosed area underneath the building.
☐	☐	4. Were the answers to the previous questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE		CONTENTS LOCATION			
	1 Floor (No Basement)	More Than 1 Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only – Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above[3] Ground Level – More Than 1 Full Floor
Basement or Subgrade Crawlspace		3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00
Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
Piles, Piers, Columns, or Parallel Shear Walls						
With Enclosure	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
No Enclosure	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
Slab on Natural Grade	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00

1 Provisional rates can be used in Unnumbered A Zones only where communities provide BFEs.
2 For information on how to determine whether a house is built on fill, see the guidelines on page PR 2.
3 The "Above Ground Level – More Than 1 Full Floor" rates are applicable to 2–4 family buildings only.

NOTE: Include the applicable ICC Premium, Reserve Fund Assessment, and Federal Policy Fee when calculating the Total Amount Due for all provisionally rated policies. If applicable, also add the $50 Probation Surcharge.

VI. PROVISIONAL RATING EXAMPLE

REGULAR PROGRAM, POST-FIRM CONSTRUCTION

Essential Data to Determine Appropriate Rates and Premium:

REGULAR PROGRAM:

- Flood Zone: A with BFE, AE, A1–A30, AO, or AH
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Basement
- Deductible: $3,000/$2,000
- Deductible Factor: .875
- Contents Location: Basement and Above
- Date of Construction: Post-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $344
- Probation Surcharge: $50
- Federal Policy Fee $44

DETERMINED RATES:

Building: 3.00 / 2.00 Contents: 3.00 / 2.00

ESTIMATED BUILDING REPLACEMENT COST: (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ CONTENTS $
DEDUCTIBLE BUYBACK? ☐ YES ☐ NO

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	3.00	$1,800	$190,000	2.00	$3,800	–$700	$4,900
CONTENTS	$100,000	$25,000	3.00	$750	$75,000	2.00	$1,500	–$281	$1,969

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$6,869
ICC PREMIUM	$5
SUBTOTAL	$6,874
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$6,874
RESERVE FUND ____ %	$344
SUBTOTAL	$7,218
PROBATION SURCHARGE	$50
FEDERAL POLICY FEE	$44
TOTAL AMOUNT DUE	**$7,312**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $5,600 / Contents: $2,250
2. Apply Deductible Factor: Building: .875 × $5,600 = $4,900 / Contents: .875 × $2,250 = $1,969
3. Premium Reduction: Building: $5,600 – $4,900 = $700 / Contents: $2,250 – $1,969 = $281
4. Subtotal: $6,869
5. Add ICC Premium: $5
6. Subtotal: $6,874
7. Subtract CRS Discount: N/A
8. Subtotal: $6,874
9. Add Reserve Fund Assessment: $344 (5%)
10. Subtotal: $7,218
11. Probation Surcharge: $50
12. Add Federal Policy Fee: $44
13. Total Amount Due: $7,312

SAMPLE NOTICE TO ACCOMPANY PROVISIONALLY RATED POLICIES

At the request of you and your agent/producer, the enclosed Standard Flood Insurance Policy has been issued using provisional rates because an Elevation Certificate was not available at the time of application. An Elevation Certificate is necessary to determine a premium that accurately reflects the flood risk (i.e., full-risk rates). By accepting this provisionally rated policy, you agree to submit an Elevation Certificate and the required photographs within 60 days of your policy becoming effective. Failure to comply with this requirement may result in lower coverage limits than those shown on the enclosed declarations page and may affect other aspects of your coverage. This policy is issued for a 1-year term and cannot be renewed using provisional rates.

It is likely that after you submit a valid Elevation Certificate, the resulting full-risk premium will be determined to be lower than the provisional premium. In that case, you will receive a refund of the difference for the policy term.

If the full-risk premium is determined to be higher, the following rules apply:

(1) If we receive from you a valid Elevation Certificate and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any additional premium is due because the full-risk premium is more than the provisional premium, you will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring before we receive the Elevation Certificate and additional premium. Full-risk rating will be completed before the loss payment is made.

(2) If we receive from you a valid Elevation Certificate and any additional premium due as a result of using full-risk rates more than 60 days after the policy effective date but before a loss occurs, you have 2 options. You may submit the additional premium for the entire policy term, in which case the coverage limits on the enclosed declarations page will be in force from the effective date. Alternatively, you may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will only apply to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.

(3) If neither (1) nor (2) above applies, full-risk rates must be determined before any loss payment will be made. If the full-risk premium is more than the provisional premium, the coverage limits will be less than those shown on the enclosed declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the full-risk rates. If you want to increase your reduced coverage limits, a 30-day waiting period will apply to the additional coverage.

In all instances, if the full-risk premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

If you have any questions, please contact your insurance agent/producer for assistance.

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Alabama						
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	5/1/02	10/1/13	9	5	5	C
015000	Baldwin County	10/1/95	05/1/12	6	20	10	C
010116	Birmingham, City of	10/1/94	05/1/12	6	20	10	C
010418	Dauphin Island, Town of	05/1/01	05/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, City of	10/1/93	10/1/13	8	10	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	10/1/12	8	10	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	05/1/12	8	10	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
	Alaska						
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	05/1/00	05/1/00	8	10	5	C
020003	Ketchikan Gateway Borough	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/10	7	15	5	C
020094	Valdez, City of	10/1/92	10/1/09	8	10	5	C
	Arizona						
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	05/1/11	7	15	5	C
040080	Casa Grande, City of	10/1/91	10/1/12	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/11	10	0	0	R
040095	Clarkdale, Town of	10/1/91	05/1/11	7	15	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	05/1/11	7	15	5	C
040020	Flagstaff, City of	10/1/91	10/1/07	7	15	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040118	Marana, Town of	10/1/12	10/1/12	8	10	5	C
040037	Maricopa County	10/1/91	05/1/12	4	30	10	C
040048	Mesa, City of	10/1/91	05/1/98	10	0	0	R
040058	Mohave County	10/1/95	05/1/13	6	20	10	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C
040098	Prescott, City of	10/1/91	05/1/11	7	15	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	05/1/11	8	10	5	C
040069	Show Low, City of	10/1/91	05/1/10	8	10	5	C
040054	Tempe, City of	10/1/91	05/1/12	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Arizona (continued)						
040076	Tucson, City of	10/1/91	10/1/07	6	20	10	C
040056	Wickenburg, Town of	10/1/92	10/1/07	10	0	0	R
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	05/1/13	6	20	10	C
	Arkansas						
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	10/1/12	9	5	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050399	Centerton, City of	10/1/13	10/1/13	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	05/1/13	8	10	5	C
050181	Little Rock, City of	10/1/91	10/1/11	7	15	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050137	Texarkana, City of	05/1/13	05/1/13	9	5	5	C
050053	Van Buren, City of	05/1/09	10/1/13	7	15	5	C
050055	West Memphis, City of	10/1/92	05/1/12	7	15	5	C
	California						
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
065019	Burlingame, City of	05/1/12	05/1/12	9	5	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/12	7	15	5	C
060025	Contra Costa County	10/1/91	05/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060708	East Palo Alto, City of	10/1/11	10/1/12	7	15	5	C
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	05/1/98	8	10	5	C
065028	Fremont, City of	05/1/01	05/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	10/1/11	6	20	10	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	10/1/12	9	5	5	C
060075	Kern County	10/1/91	05/1/13	7	15	5	C
060090	Lake County	10/1/95	10/1/10	7	15	5	C
060636	Lake Elsinore, City of	10/1/09	10/1/09	9	5	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060395	Live Oak, City of	10/1/11	10/1/11	9	5	5	C
060136	Long Beach, City of	10/1/93	10/1/12	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	California (continued)						
065043	Los Angeles County	10/1/91	05/1/11	7	15	5	C
060706	Manteca, City of	05/1/09	10/1/13	8	10	5	C
060344	Milpitas, City of	10/1/91	05/1/13	7	15	5	C
060735	Mission Viejo, City of	10/1/05	05/1/10	8	10	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060307	Morrow Bay, City of	10/1/13	10/1/13	8	10	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	05/1/01	10/1/10	6	20	10	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060212	Orange County	10/1/91	10/1/12	6	20	10	C
060417	Oxnard, City of	05/1/13	05/1/13	9	5	5	C
060323	Pacifica, City of	05/1/13	05/1/13	7	15	5	C
060257	Palm Springs, City of	10/1/92	05/1/11	6	20	10	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060245	Riverside County	10/1/10	10/1/10	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	05/1/13	3	35	10	C
060202	Salinas, City of	10/1/91	10/1/13	7	15	5	C
060327	San Carlos, City of	05/1/13	05/1/13	9	5	5	C
060284	San Diego County	10/1/94	10/1/12	6	20	10	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	05/1/12	9	5	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/11	7	15	5	C
060311	San Mateo County	10/1/10	10/1/10	9	5	5	C
060036	San Pablo, City of	10/1/13	10/1/13	8	10	5	C
060710	San Ramon, City of	10/1/91	05/1/11	6	20	10	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	10/1/09	8	10	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060353	Santa Cruz County	10/1/12	10/1/12	8	10	5	C
060421	Simi Valley, City of	10/1/93	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	California (continued)						
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/09	7	15	5	C
060394	Sutter County	10/1/08	10/1/10	6	20	10	C
060400	Tehama, City of	10/1/03	05/1/13	5	25	10	C
060401	Trinity County	05/1/11	05/1/11	9	5	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
060413	Ventura County	10/1/11	10/1/11	6	20	10	C
060409	Visalia, City of	10/1/11	10/1/12	8	10	5	C
065070	Walnut Creek, City of	10/1/91	05/1/11	8	10	5	C
060357	Watsonville, City of	10/1/92	10/1/12	8	10	5	C
060728	West Sacramento, City of	10/1/11	10/1/11	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060423	Yolo County	10/1/10	10/1/10	8	10	5	C
060396	Yuba City, City of	10/1/07	10/1/11	6	20	10	C
060427	Yuba County	10/1/03	05/1/13	6	20	10	C
060739	Yucaipa, City of	10/1/11	10/1/11	9	5	5	C
	Colorado						
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/11	10	0	0	R
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/13	5	25	10	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/13	8	10	5	C
080315	Centennial, City of	05/1/10	05/1/10	8	10	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/10	7	15	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/10	8	10	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	10/1/10	7	15	5	C
085074	Englewood, City of	10/1/95	10/1/11	7	15	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/10	7	15	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	05/1/11	7	15	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/10	7	15	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/10	6	20	10	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Colorado (continued)						
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080103	Loveland, City of	10/1/10	10/1/10	7	15	5	C
080063	Manitou Springs, City of	10/1/92	10/1/10	7	15	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/10	7	15	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/10	7	15	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	05/1/10	8	10	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/13	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/11	6	20	10	C
	Connecticut						
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/10	10	0	0	R
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090082	Milford, City of	05/1/12	05/1/12	9	5	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/11	10	0	0	R
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
	Delaware						
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100022	Delaware City, City of	10/1/12	10/1/12	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
105085	New Castle County	05/1/13	05/1/13	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
	Florida						
120001	Alachua County	10/1/95	05/1/12	6	20	10	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	10/1/07	5	25	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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	Florida (continued)						
120180	Apopka, City of	10/1/93	10/1/07	7	15	5	C
120075	Atlantic Beach, City of	10/1/05	05/1/10	7	15	5	C
120193	Atlantis, City of	10/1/92	05/1/13	7	15	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/12	7	15	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120195	Boca Raton, City of	10/1/92	05/1/08	8	10	5	C
120680	Bonita Springs, City of	05/1/06	10/1/11	6	20	10	C
120196	Boynton Beach, City of	10/1/91	10/1/10	7	15	5	C
120155	Bradenton, City of	10/1/91	05/1/11	6	20	10	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	05/1/12	7	15	5	C
120005	Callaway, City of	10/1/93	05/1/13	7	15	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/13	7	15	5	C
125095	Cape Coral, City of	10/1/91	05/1/10	5	25	10	C
120090	Carrabelle, City of	10/1/93	05/1/13	10	0	0	R
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/11	6	20	10	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/10	7	15	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	05/1/10	6	20	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	05/1/13	7	15	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120218	Cutler Bay, Town of	05/1/11	05/1/11	6	20	10	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/12	6	20	10	C
125101	Deerfield Beach, City of	10/1/92	05/1/11	7	15	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	10/1/11	6	20	10	C
120308	Edgewater, City of	10/1/92	10/1/12	7	15	5	C
120080	Escambia County	10/1/91	05/1/11	6	20	10	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/13	6	20	10	C
120087	Flagler Beach, City of	10/1/95	05/1/12	6	20	10	C
125105	Fort Lauderdale, City of	10/1/92	05/1/13	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
125106	Fort Myers, City of	10/1/93	10/1/12	7	15	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	05/1/12	6	20	10	C
120174	Fort Walton Beach, City of	10/1/92	05/1/12	6	20	10	C
120088	Franklin County	10/1/93	10/1/12	7	15	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	10/1/13	7	15	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	05/1/09	7	15	5	C
125108	Gulfport, City of	10/1/93	05/1/13	6	20	10	C
125110	Hallandale Beach, City of	10/1/94	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/10	6	20	10	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/09	8	10	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/09	8	10	5	C
125113	Hollywood, City of	10/1/92	05/1/12	6	20	10	C
125114	Holmes Beach, City of	10/1/91	05/1/11	6	20	10	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	10/1/09	7	15	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/11	7	15	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	05/1/13	6	20	10	C
120331	Jefferson County	10/1/96	10/1/11	8	10	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/11	6	20	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	05/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	05/1/10	7	15	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/09	8	10	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/10	8	10	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/13	7	15	10	C
125123	Lauderdale by the Sea, Town of	05/1/00	10/1/10	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
120044	Lauderhill, City of	10/1/92	05/1/13	7	15	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120145	Levy County	10/1/94	10/1/09	7	15	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/09	7	15	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/10	10	0	0	R
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	05/1/11	6	20	10	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	05/1/13	8	10	5	C
120153	Manatee County	10/1/91	10/1/10	5	25	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/10	8	10	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	05/1/11	7	15	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	05/1/12	7	15	5	C
120025	Melbourne, City of	10/1/93	05/1/13	7	15	5	C
120650	Miami, City of	10/1/94	05/1/10	7	15	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	05/1/12	6	20	10	C
120345	Miami Gardens, City of	05/1/09	05/1/10	6	20	10	C
120686	Miami Lakes, Town of	10/1/06	10/1/11	5	25	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	05/1/12	6	20	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	05/1/12	6	20	10	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	10/1/93	05/1/12	10	0	0	R
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	05/1/11	7	15	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/12	6	20	10	C
125133	North Redington Beach, Town of	10/1/92	10/1/12	7	15	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	05/1/09	7	15	5	C
120173	Okaloosa County	10/1/95	10/1/10	5	25	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120657	Opa-locka, City of	10/1/13	10/1/13	8	10	5	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/12	6	20	10	C
120189	Osceola County	10/1/94	05/1/13	6	20	10	C
120293	Oviedo, City of	10/1/08	10/1/13	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
120404	Palm Bay, City of	10/1/93	05/1/12	6	20	10	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/11	5	25	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/12	8	10	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/12	8	10	5	C
120684	Palm Coast, City of	05/1/04	05/1/09	6	20	10	C
120223	Palm Springs, Village of	10/1/92	05/1/08	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	05/1/13	6	20	10	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120230	Pasco County	10/1/92	10/1/12	6	20	10	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/12	7	15	5	C
125138	Pensacola Beach–Santa Rosa Island Authority	10/1/91	10/1/11	7	15	5	C
125139	Pinellas County	10/1/93	10/1/10	7	15	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	05/1/12	6	20	10	C
120261	Polk County	10/1/92	10/1/11	6	20	10	C
120055	Pompano Beach, City of	10/1/93	05/1/12	7	15	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/09	6	20	10	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/07	7	15	5	C
120099	Port St. Joe, City of	10/1/94	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/13	7	15	5	C
125141	Redington Shores, Town of	10/1/92	05/1/11	7	15	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/13	7	15	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/11	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/10	6	20	10	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	05/1/12	8	10	5	C
120123	Sebastian, City of	10/1/92	10/1/10	7	15	5	C
120289	Seminole County	10/1/91	05/1/11	6	20	10	C
120164	Sewall's Point, Town of	10/1/96	05/1/10	7	15	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	05/1/13	7	15	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/08	8	10	5	C
125151	South Pasadena, City of	10/1/92	10/1/13	7	15	5	C
125145	St. Augustine, City of	10/1/92	10/1/11	7	15	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/13	7	15	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	05/1/12	7	15	5	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
120296	Sumter County	10/1/95	05/1/10	7	15	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/12	7	15	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/08	10	0	0	R
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	10/1/11	6	20	10	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	05/1/12	7	15	5	C
120302	Taylor County	10/1/96	10/1/11	7	15	5	C
120115	Temple Terrace, City of	10/1/93	10/1/13	6	20	10	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C
125152	Titusville, City of	10/1/92	05/1/11	7	15	5	C
125153	Treasure Island, City of	10/1/92	05/1/12	6	20	10	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	05/1/09	7	15	5	C
125155	Volusia County	10/1/93	10/1/13	5	25	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
125157	Wellington, Village of	10/1/03	10/1/08	7	15	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120678	Weston, City of	05/1/09	05/1/09	8	10	5	C
120295	Winter Springs, City of	10/1/93	05/1/13	6	20	10	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
	Georgia						
130075	Albany, City of	10/1/94	05/1/10	8	10	5	C
130054	Austell, City of	10/1/12	10/1/12	8	10	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130262	Camden County	05/1/13	05/1/13	8	10	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130028	Catoosa County	05/1/13	05/1/13	8	10	5	C
130030	Chatham County	10/1/91	10/1/09	6	20	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	05/1/99	05/1/10	7	15	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130298	Coweta County	05/1/12	05/1/12	8	10	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	05/1/10	6	20	10	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	05/1/10	6	20	10	C
130216	Douglas, City of	05/1/11	05/1/11	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130087	East Point, City of	10/1/13	10/1/13	7	15	5	C
130076	Effingham County	05/1/13	05/1/13	7	15	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	10/1/11	7	15	5	C
130042	Forest Park, City of	05/1/12	05/1/12	9	5	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Georgia (continued)						
135160	Fulton County	05/1/00	10/1/10	8	10	5	C
135161	Garden City, City of	10/1/13	10/1/13	8	10	5	C
130092	Glynn County	10/1/92	05/1/13	7	15	5	C
130165	Griffin, City of	10/1/08	05/1/11	5	25	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130468	Henry County	05/1/12	05/1/12	8	10	5	C
130125	Hinesville, City of	05/1/13	05/1/13	7	15	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130678	John's Creek, City of	10/1/13	10/1/13	8	10	5	C
130044	Lake City, City of	05/1/12	05/1/12	9	5	5	C
130226	Marietta, City of	10/1/13	10/1/13	8	10	5	C
130045	Morrow, City of	05/1/12	05/1/12	9	5	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/10	7	15	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/10	6	20	10	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
	Hawaii						
155166	Hawaii County	05/1/11	05/1/11	8	10	5	C
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	Idaho						
160001	Ada County	10/1/94	10/1/13	6	20	10	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	05/1/01	6	20	10	C
160206	Bonner County	10/1/05	05/1/11	8	10	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	05/1/00	05/1/00	6	20	10	C
160212	Elmore County	10/1/94	10/1/09	9	5	5	C
160004	Garden City, City of	10/1/98	10/1/13	8	10	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/12	7	15	5	C
160131	Kellogg, City of	10/1/92	10/1/12	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/12	6	20	10	C
160076	Kootenai County	10/1/92	10/1/12	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/11	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/12	7	15	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
	Illinois						
170001	Adams County	10/1/96	10/1/01	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Illinois (continued)						
170198	Addison, Village of	10/1/91	05/1/12	6	20	10	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/11	6	20	10	C
170026	Champaign, City of	05/1/11	05/1/11	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170476	Crystal Lake, City of	05/1/12	05/1/12	6	20	10	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	05/1/11	7	15	5	C
170091	Flossmoor, Village of	10/1/93	05/1/13	7	15	5	C
170207	Glen Ellyn, Village of	10/1/11	10/1/11	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170096	Glenview, Village of	10/1/11	10/1/11	6	20	10	C
170365	Gurnee, Village of	10/1/11	10/1/13	6	20	10	C
170327	Hampshire, Village of	05/1/11	05/1/11	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	10/1/12	5	25	10	C
170357	Lake County	10/1/08	10/1/11	6	20	10	C
170481	Lake in the Hills, Village of	05/1/08	10/1/11	6	20	10	C
170400	LaSalle County	05/1/05	10/1/09	8	10	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/08	6	20	10	C
170732	McHenry County	10/1/11	10/1/11	8	10	5	C
170591	Moline, City of	10/1/10	10/1/10	8	10	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170130	Niles, Village of	10/1/13	10/1/13	6	20	10	C
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
170405	Ottawa, City of	10/1/10	10/1/10	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170151	River Forest, Village of	05/1/12	05/1/12	7	15	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170448	Roxana, Village of	10/1/11	10/1/11	8	10	5	C
170912	Sangamon County	05/1/00	05/1/00	8	10	5	C
170332	South Elgin, Village of	10/1/12	10/1/12	5	25	10	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/11	5	25	10	C
170333	Sugar Grove, Village of	10/1/06	10/1/11	6	20	10	C
170191	Sycamore, City of	05/1/12	05/1/12	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/11	6	20	10	C
170170	Westchester, Village of	10/1/12	10/1/12	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Illinois (continued)						
170173	Wheeling, Village of	10/1/91	05/1/07	7	15	5	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C
170222	Willowbrook, Village of	10/1/91	05/1/12	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
170488	Woodstock, City of	05/1/11	05/1/11	7	15	5	C
	Indiana						
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	10/1/12	9	5	5	C
180006	Bartholomew County	10/1/93	10/1/09	8	10	5	C
180007	Columbus, City of	10/1/98	10/1/09	8	10	5	C
180001	Decatur, City of	10/1/93	05/1/08	8	10	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/07	8	10	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180415	Hendricks County	05/1/12	05/1/12	8	10	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/12	8	10	5	C
180013	Lebanon, City of	10/1/13	10/1/13	8	10	5	C
180382	Milford Junction, City of	10/1/97	05/1/08	8	10	5	C
180082	Noblesville, City of	10/1/91	10/1/09	8	10	5	C
180465	North Webster, City of	10/1/97	05/1/08	8	10	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	05/1/99	05/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
	Iowa						
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190187	Cedar Rapids, City of	05/1/11	05/1/11	8	10	5	C
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
190829	Linn County	05/1/13	05/1/13	8	10	5	C
190171	Iowa City, City of	10/1/11	10/1/11	8	10	5	C
	Kansas						
200037	Butler County	10/1/13	10/1/13	8	10	5	C
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200075	Chapman, City of	10/1/13	10/1/13	9	5	5	C
200323	Derby, City of	10/1/13	10/1/13	8	10	5	C
200087	Douglas County	10/1/13	10/1/13	8	10	5	C
200095	Ellis, City of	10/1/07	10/1/07	9	5	5	C
200585	Harvey County	05/1/12	05/1/12	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200324	Haysville, City of	10/1/13	10/1/13	8	10	5	C
200363	Kansas City, City of	05/1/13	05/1/13	6	20	10	C
200189	Lansing, City of	05/1/11	05/1/11	8	10	5	C
200090	Lawrence, City of	10/1/04	10/1/12	7	15	5	C
200168	Lenexa, City of	10/1/11	10/1/11	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200191	Linwood, City of	10/1/13	10/1/13	9	5	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Kansas (continued)						
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200295	Lyons, City of	05/1/12	10/1/13	8	10	5	C
200300	Manhattan, City of	05/1/13	05/1/13	8	10	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	10/1/09	8	10	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	05/1/13	7	15	5	C
200331	Shawnee County	05/1/11	05/1/11	9	5	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
200327	Valley Center, City of	05/1/13	05/1/13	8	10	5	C
200276	Wamego, City of	10/1/12	10/1/12	9	5	5	C
	Kentucky						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210334	Barren County	10/1/13	10/1/13	9	5	5	C
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	05/1/10	8	10	5	C
210280	Franklin County	10/1/93	05/1/13	8	10	5	C
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C
210120	Louisville-Jefferson County Metro Government	10/1/91	05/1/12	4	30	10	C
210342	Madison County	05/1/12	05/1/12	9	5	5	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210015	Paris, City of	10/1/12	10/1/12	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/09	10	0	0	R
210366	Radcliff, City of	10/1/95	10/1/11	8	10	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/11	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
	Louisiana						
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/11	8	10	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/10	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	05/1/12	8	10	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/11	6	20	10	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/12	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Louisiana (continued)						
225198	Gretna, City of	10/1/00	05/1/11	8	10	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
220105	Lafayette, City of	10/1/11	10/1/11	8	10	5	C
220101	Lafayette Parish	10/1/11	10/1/11	8	10	5	C
225202	Lafourche Parish	1/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	05/1/12	8	10	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/12	10	0	0	R
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220106	Scott, City of	10/1/12	10/1/12	8	10	5	C
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	05/1/13	7	15	5	C
220016	Sorrento, Town of	10/1/92	05/1/08	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/07	8	10	5	C
220261	St. James Parish	10/1/91	05/1/12	7	15	5	C
220164	St. John The Baptist Parish	10/1/94	05/1/10	8	10	5	C
225205	St. Tammany Parish	10/1/92	05/1/11	7	15	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/11	6	20	10	C
220121	Walker, Town of	10/1/92	10/1/13	8	10	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/12	7	15	5	C
	Maine						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/13	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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	Maine (continued)						
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/11	10	0	0	R
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
	Maryland						
240042	Bel Air, Town of	10/1/93	10/1/12	7	15	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240019	Cecil County	10/1/13	10/1/13	8	10	5	C
240026	Dorchester County	10/1/13	10/1/13	8	10	5	C
240030	Frederick, City of	10/1/12	10/1/12	7	15	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240043	Havre de Grace, City of	05/1/09	10/1/11	8	10	5	C
240044	Howard County	10/1/07	05/1/13	7	15	5	C
240012	North Beach, City of	1/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
	Massachusetts						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/13	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250269	Hull, Town of	05/1/08	05/1/08	8	10	5	C
250273	Marshfield, Town of	10/1/91	05/1/13	10	0	0	R
250167	Northampton, City of	05/1/03	10/1/10	10	0	0	R
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255218	Provincetown, Town of	10/1/11	10/1/11	9	5	5	C
255219	Quincy, City of	10/1/93	10/1/12	8	10	5	C
250282	Scituate, Town of	10/1/91	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
250228	Winchester, Town of	10/1/13	10/1/13	8	10	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
	Michigan						
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260467	Brooks Township	10/1/11	10/1/11	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/09	8	10	5	C
260221	Dearborn Heights, City of	10/1/92	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Michigan (continued)						
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260109	Plainfield, Township of	05/1/10	05/1/13	8	10	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260402	Richfield, Township of	05/1/11	05/1/11	8	10	5	C
260190	Saginaw, Charter Township of	10/1/06	05/1/11	8	10	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260126	Shelby, Charter Township of	10/1/11	10/1/11	7	15	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
	Minnesota						
275228	Austin, City of	10/1/91	05/1/08	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
270068	Granite Falls, City of	05/1/13	05/1/13	5	25	10	C
275240	Lake St. Croix Beach, City of	10/1/95	10/1/11	6	20	10	C
275243	Montevideo, City of	05/1/10	05/1/10	5	25	10	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	5	C
270307	Mower County	10/1/95	05/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	Mississippi						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/13	5	25	10	C
280109	Canton, City of	10/1/12	10/1/12	9	5	5	C
280016	Cleveland, City of	10/1/93	05/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	05/1/13	6	20	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/11	6	20	10	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/10	6	20	10	C
280292	Hernando, City of	10/1/11	10/1/11	9	5	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285256	Jackson County	10/1/11	10/1/11	9	5	5	C
280304	Lamar County	10/1/08	05/1/12	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/13	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/13	6	20	10	C
280094	Oxford, City of	05/1/12	05/1/12	8	10	5	C
280125	Panola County	05/1/12	05/1/12	8	10	5	C
285260	Pascagoula, City of	10/1/07	10/1/11	5	25	10	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280129	Pearl River County	10/1/12	10/1/12	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Mississippi (continued)						
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	05/1/11	6	20	10	C
280124	Starkville, City of	05/1/12	05/1/12	9	5	5	C
280300	Stone County	10/1/10	10/1/10	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	05/1/12	6	20	10	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
	Missouri						
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	05/1/01	10	0	0	R
290352	Florissant, City of	10/1/13	10/1/13	8	10	5	C
290223	Hannibal, City of	05/1/11	05/1/11	8	10	5	C
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	10/1/09	9	5	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290889	Maryland Heights, City of	10/1/13	10/1/13	9	5	5	C
290475	Platte County	05/1/09	05/1/10	5	25	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
	Montana						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	05/1/13	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/07	8	10	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
	Nebraska						
310187	DeWitt, Village of	05/1/11	05/1/11	9	5	5	C
315274	Omaha, City of	05/1/12	05/1/12	9	5	5	C
315275	Papillion, City of	10/1/10	10/1/10	8	10	5	C
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
	Nevada						
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	10/1/13	5	25	10	C
320013	Lander County	10/1/12	10/1/12	8	10	5	C
325276	Las Vegas, City of	10/1/91	10/1/13	5	25	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Nevada (continued)						
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
	New Hampshire						
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	10/1/10	10	0	0	R
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
	New Jersey						
340312	Aberdeen, Township of	05/1/10	05/1/10	9	5	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/13	5	25	10	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/13	6	20	10	C
345282	Beach Haven, Borough of	10/1/91	10/1/13	5	25	10	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/13	6	20	10	C
340459	Berkeley Heights, Township of	10/1/94	05/1/99	10	0	0	R
340428	Bernards, Township of	10/1/10	10/1/10	8	10	5	C
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/09	6	20	10	C
345287	Burlington, City of	05/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/13	6	20	10	C
345289	Cape May Point, Borough of	10/1/93	10/1/13	6	20	10	C
345292	Denville, Township of	10/1/11	10/1/11	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
345295	Fairfield, Township of	05/1/13	05/1/13	6	20	10	C
340434	Franklin, Township of	05/1/10	05/1/10	7	15	5	C
340037	Garfield, City of	05/1/12	05/1/12	9	5	5	C
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340298	Hazlet, Township of	05/1/11	10/1/13	6	20	10	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340237	Lambertville, City of	05/1/12	05/1/12	8	10	5	C
340379	Lavallette, Borough of	05/1/04	10/1/13	6	20	10	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340401	Little Falls, Township of	05/1/10	05/1/10	9	5	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/13	5	25	10	C
345302	Longport, Borough of	10/1/95	10/1/13	5	25	10	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/13	5	25	10	C
345304	Margate City, City of	10/1/92	10/1/13	5	25	10	C
340313	Middletown, Township of	05/1/12	10/1/13	6	20	10	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R

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	New Jersey (continued)						
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340209	National Park, Borough of	10/1/12	10/1/12	9	5	5	C
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
340518	Ocean, Township of	10/1/95	05/1/12	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/13	6	20	10	C
340320	Oceanport, Borough of	05/1/10	05/1/10	8	10	5	C
340110	Palmyra, Borough of	10/1/09	10/1/09	8	10	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Township of	10/1/91	10/1/11	7	15	5	C
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/13	8	10	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	05/1/09	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	05/1/13	5	25	10	C
345314	Rahway, City of	10/1/92	05/1/13	6	20	10	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	05/1/13	7	15	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/13	5	25	10	C
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	05/1/09	7	15	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	10/1/13	5	25	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/09	7	15	5	C
345324	Surf City, Borough of	10/1/92	10/1/08	7	15	5	C
345293	Toms River, Township of	10/1/92	05/1/13	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
340159	Upper, Township of	10/1/11	10/1/13	6	20	10	C
345326	Ventnor, City of	10/1/92	05/1/10	7	15	5	C
340446	Warren, Township of	05/1/10	05/1/10	9	5	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
	New Mexico						
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	05/1/13	8	10	5	C
350001	Bernalillo County	10/1/93	05/1/13	8	10	5	C
350010	Clovis, City of	10/1/91	10/1/13	8	10	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	New Mexico (continued)						
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	10/1/12	8	10	5	C
	New York						
360226	Amherst, Town of	10/1/95	10/1/12	7	15	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	05/1/08	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	05/1/12	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/10	8	10	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	05/1/13	10	0	0	R
365338	Long Beach, City of	10/1/09	10/1/09	8	10	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/11	10	0	0	R
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	05/1/13	10	0	0	R
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	05/1/10	8	10	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
	North Carolina						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	North Carolina (continued)						
370015	Belhaven, Town of	10/1/93	10/1/13	7	15	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/07	8	10	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	05/1/00	05/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	05/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370059	Cherokee County	05/1/13	05/1/13	9	5	5	C
370263	Clinton, City of	10/1/94	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	10/1/13	8	10	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	05/1/12	6	20	10	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370099	Gaston County	10/1/11	10/1/11	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/11	6	20	10	C
370145	Kinston, City of	10/1/94	05/1/08	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	05/1/08	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, Town of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	North Carolina (continued)						
370523	Oak Island, Town of	10/1/91	05/1/08	8	10	5	C
375357	Ocean Isle Beach, Town of	10/1/92	05/1/08	8	10	5	C
370342	Orange County	10/1/11	10/1/11	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/12	8	10	5	C
370181	Pamlico County	10/1/92	10/1/12	8	10	5	C
370267	Pine Knoll Shores, Town of	10/1/92	05/1/13	6	20	10	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	05/1/12	7	15	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/06	7	15	5	C
370432	River Bend, Town of	05/1/10	05/1/10	8	10	5	C
370092	Rocky Mount, City of	10/1/92	05/1/13	6	20	10	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/11	7	15	5	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/11	7	15	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/12	8	10	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370017	Washington, City of	10/1/92	05/1/12	7	15	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/12	6	20	10	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	05/1/11	6	20	10	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	05/1/08	8	10	5	C
	North Dakota						
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
	Ohio						
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/12	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	05/1/12	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Ohio (continued)						
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C
	Oklahoma						
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/08	8	10	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400046	Norman, City of	10/1/11	10/1/11	5	25	10	C
400080	Ponca City, City of	05/1/10	05/1/10	6	20	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	05/1/12	6	20	10	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
	Oregon						
410137	Albany, City of	10/1/91	05/1/12	6	20	10	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/10	10	0	0	R
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/12	6	20	10	C
415588	Clackamas County	10/1/04	10/1/12	6	20	10	C
410009	Corvallis, City of	10/1/91	05/1/12	6	20	10	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/12	9	5	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	05/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	05/1/09	8	10	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalam, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/07	5	25	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/13	10	0	0	R
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410167	Salem, City of	05/1/08	10/1/12	6	20	10	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/10	8	10	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Oregon (continued)						
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410202	Tillamook, City of	10/1/06	05/1/11	7	15	5	C
410196	Tillamook County	05/1/01	10/1/13	10	0	0	R
410184	Troutdale, City of	05/1/08	05/1/13	7	15	5	C
	Pennsylvania						
420159	Altoona, City of	10/1/12	10/1/12	8	10	5	C
421331	Bedford, Township of	10/1/13	10/1/13	9	5	5	C
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420608	Hanover Township	10/1/10	10/1/10	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/13	6	20	10	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	05/1/13	8	10	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	05/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	05/1/10	8	10	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	05/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/13	7	15	5	C
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/09	8	10	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	05/1/13	7	15	5	C
421026	Point, Township of	10/1/07	10/1/10	10	0	0	R
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/13	6	20	10	C
	Rhode Island						
445393	Bristol, Town of	05/1/13	05/1/13	8	10	5	C
445401	Middletown, Town of	10/1/91	05/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/07	10	0	0	R
445410	Westerly, Town of	05/1/13	05/1/13	8	10	5	C
	South Carolina						
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450026	Beaufort, City of	10/1/92	05/1/13	7	15	5	C
450025	Beaufort County	10/1/91	05/1/12	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

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	South Carolina (continued)						
450029	Berkeley County	05/1/08	05/1/13	8	10	5	C
450131	Cayce, City of	05/1/10	05/1/10	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
455413	Charleston County	10/1/95	05/1/10	4	30	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	05/1/12	7	15	5	C
450078	Florence, City of	10/1/91	10/1/10	7	15	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/12	7	15	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450085	Georgetown County	05/1/10	05/1/10	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	05/1/10	5	25	10	C
450037	Hollywood, Town of	10/1/10	10/1/10	6	20	10	C
450104	Horry County	10/1/10	10/1/10	9	5	5	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	10/1/10	6	20	10	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/10	6	20	10	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/12	6	20	10	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	05/1/99	05/1/04	8	10	5	C
450028	Port Royal, Town of	05/1/11	05/1/11	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/10	8	10	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	10/1/10	6	20	10	C
450184	Sumter, City of	10/1/92	05/1/12	8	10	5	C
450182	Sumter County	10/1/92	05/1/12	8	10	5	C
450111	Surfside Beach, Town of	10/1/10	10/1/10	9	5	5	C
450193	York County	10/1/09	10/1/09	9	5	5	C
	South Dakota						
465420	Rapid City, City of	10/1/92	05/1/13	7	15	5	C
	Tennessee						
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Tennessee (continued)						
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson County	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
470380	Watertown, City of	05/1/13	05/1/13	9	5	5	C
470204	Williamson County	10/1/08	10/1/08	9	5	5	C
470207	Wilson County	05/1/13	05/1/13	9	5	5	C
	Texas						
485454	Arlington, City of	10/1/91	10/1/10	7	15	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/13	7	15	5	C
480289	Bellaire, City of	10/1/93	10/1/08	8	10	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480878	Bevil Oaks, City of	05/1/10	10/1/11	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/11	6	20	10	C
485459	Burleson, City of	10/1/91	05/1/12	7	15	5	C
480167	Carrollton, City of	10/1/91	10/1/12	6	20	10	C
485462	Cleburne, City of	10/1/92	05/1/13	8	10	5	C
480083	College Station, City of	05/1/10	05/1/10	7	15	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/08	7	15	5	C
485464	Corpus Christi, City of	10/1/91	10/1/13	7	15	5	C
480171	Dallas, City of	10/1/91	05/1/11	5	25	10	C
480291	Deer Park, City of	10/1/00	10/1/12	8	10	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
481569	Dickinson, City of	10/1/12	10/1/12	8	10	5	C
480173	Duncanville, City of	10/1/91	05/1/12	7	15	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
480596	Fort Worth, City of	10/1/12	10/1/12	8	10	5	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/12	5	25	10	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	5	C
480599	Haltom City, City of	10/1/12	10/1/12	7	15	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	10/1/09	5	25	10	C
480601	Hurst, City of	10/1/92	05/1/13	7	15	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/13	7	15	5	C
485488	League City, City of	10/1/92	10/1/12	6	20	10	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480043	Live Oak, City of	05/1/10	05/1/10	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
480304	Missouri City, City of	05/1/10	05/1/10	7	15	5	C
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Texas (continued)						
485493	New Braunfels, City of	10/1/13	10/1/13	6	20	10	C
480607	North Richland Hills, City of	10/1/91	05/1/09	6	20	10	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	05/1/10	7	15	5	C
480077	Pearland, City of	05/1/05	10/1/10	7	15	5	C
481028	Pflugerville, City of	05/1/11	05/1/11	7	15	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/11	7	15	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/11	7	15	5	C
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C
481127	Sunset Valley, City of	05/1/10	05/1/10	8	10	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	10/1/12	10	0	0	R
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480654	Wharton, City of	10/1/11	10/1/11	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
	Utah						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	10/1/08	7	15	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	05/1/01	10/1/11	9	5	5	C
490214	North Ogden, City of	10/1/93	05/1/13	8	10	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
	Vermont						
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
	Virginia						
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/13	6	20	10	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	05/1/09	7	25	10	C
510054	Falls Church, City of	05/1/07	05/1/12	7	15	5	C
510071	Gloucester County	10/1/95	05/1/11	7	15	5	C
515527	Hampton, City of	05/1/11	05/1/11	8	10	5	C
510201	James City County	10/1/92	05/1/13	7	15	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/13	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Virginia (continued)						
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510154	Stafford County	05/1/11	05/1/11	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/11	8	10	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/10	8	10	5	C
	Washington						
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	10/1/09	5	25	10	C
530103	Centralia, City of	10/1/94	10/1/09	5	25	10	C
530104	Chehalis, City of	10/1/94	05/1/13	6	20	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	05/1/10	7	15	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C
530140	Fife, City of	05/1/06	10/1/09	5	25	10	C
530166	Index, Town of	05/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530080	Kent, City of	05/1/10	05/1/10	6	20	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C
530156	La Conner, Town of	10/1/96	05/1/12	7	15	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha/Klallam Tribe	10/1/00	10/1/10	8	10	5	C
530331	Lummi Nation	05/1/10	05/1/10	8	10	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/12	6	20	10	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	05/1/13	5	25	10	C
530138	Pierce County	10/1/95	05/1/12	2	40	10	C
530088	Renton, City of	10/1/94	10/1/09	6	20	10	C
530151	Skagit County	05/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	10/1/10	4	30	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	10/1/13	6	20	10	C
530204	Sumas, City of	10/1/93	05/1/13	6	20	10	C
530188	Thurston County	10/1/00	10/1/13	4	30	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/09	6	20	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
	West Virginia						
540282	Berkeley County	10/1/11	10/1/11	7	15	5	C
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540073	Charleston, City of	10/1/11	10/1/11	9	5	5	C
540226	Hampshire County	10/1/13	10/1/13	8	10	5	C
540065	Jefferson County	10/1/06	05/1/12	8	10	5	C
540144	Morgan County	10/1/13	10/1/13	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Wisconsin						
550001	Adams County	10/1/91	05/1/12	7	15	5	C
550612	Allouez, Village of	10/1/92	05/1/12	6	20	10	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	05/1/01	05/1/12	5	25	10	C
550366	Evansville, City of	05/1/10	05/1/10	7	15	5	C
550136	Fond du Lac, City of	05/1/13	05/1/13	7	15	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
550523	Kenosha County	05/1/13	05/1/13	5	25	10	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	05/1/12	8	10	5	C
550487	New Berlin, City of	10/1/05	05/1/10	7	15	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550402	Reedsburg, City of	05/1/13	05/1/13	6	20	10	C
550660	Suamico, Village of	05/1/08	05/1/13	7	15	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
	Wyoming						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/10	8	10	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C
	Puerto Rico						
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

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GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

I. GENERAL DESCRIPTION

The primary objective of the Severe Repetitive Loss (SRL) properties strategy is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding. Approximately 11,900 insured properties have been identified with a high frequency of losses or a high value of claims. As these policies come up for renewal, they will be transferred to the National Flood Insurance Program (NFIP) Servicing Agent's Special Direct Facility (SDF).

The close supervision the SDF provides the group of policies, and the attention the group of properties receives when mitigation decisions are made, contribute to attaining the strategy's primary objective. The SRL group consists of any NFIP-insured property that has met at least 1 of the following paid flood loss criteria since 1978, regardless of ownership:

- 4 or more separate claim payments of more than $5,000 each (including building and contents payments); or
- 2 or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, 2 of the claim payments must have occurred within 10 years of each other. Multiple

losses at the same location within 10 days of each other are counted as 1 loss, with the payment amounts added together.

The loss history includes all ownership of the property since 1978 or since the building's construction if built after 1978.

SRL properties with renewal dates of January 1, 2007, or later will be afforded coverage (new business or renewal) only through the SDF.

The agent/producer of record will remain in that capacity while the policy is in the SDF. The NFIP Servicing Agent will pay the agent/producer of record the standard 15% commission that is paid on all NFIP Direct business.

II. NOTIFICATION REQUIREMENTS

Policies that renew on or after January 1, 2007, and meet the SRL criteria will be transferred to the SDF for policy issuance. Any policy that meets the SRL criteria during the current term will be transferred to the SDF with the subsequent renewal. As requests for review (discussed in "IV. Dispute Resolution" below) are successful, and the Federal Emergency Management Agency (FEMA) or its designee approves properties for mitigation, policies will be transferred out of the SDF.

When policies are to be transferred to the SDF, the NFIP Bureau and Statistical Agent (NFIP Bureau) will notify Write Your Own (WYO) Companies and the NFIP Servicing Agent at least 150 days prior to the expiration date. The companies will notify the affected policyholders, their agents/producers, and their lenders 90 days before expiration of the policy. This notice will explain that the policies are ineligible for coverage outside of the SDF. (See agent, lender, and policyholder SDF Notification Letters on pages SRL 3–8.) Offers to renew will be issued by the SDF approximately 45 days prior to the expiration date.

III. RE-UNDERWRITING REQUIREMENTS

All SRL policies that have been transferred to the NFIP SDF and will renew on or after October 1, 2012, must be re-underwritten before they can be renewed.

The NFIP SDF will require a new Application, photographs of the front and rear of the building, Elevation Certificate if applicable, and any additional documents to ensure that policy information and rates are current and correct. This documentation will be needed at least 120 days prior to the expiration date. Policies will be processed and issued based upon current rates, zone, and map information, except for those properties meeting the NFIP grandfathering eligibility rules.

IV. DISPUTE RESOLUTION

The designation of a property as an SRL property is based on the data on file with the NFIP. If the policyholder believes that the claims history is inaccurate, or if the property has already been mitigated to reduce future flooding, the designation may be challenged.

When a policyholder has documentation that the NFIP-insured property has not sustained the losses reported, a request for review may be presented, in writing, to the NFIP Bureau. All documentation to substantiate the review must be included with the request letter. The policy will remain in the SDF during the review.

The policyholder and agent/producer will be notified of the results of the review. If the policyholder's request for review is successful, and the policyholder requests that the policy be returned to the previous carrier, the SDF policy will be canceled and the full premium will be returned to the former carrier. Otherwise, the

policy will be set up for release from the SDF at its next renewal. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle, unless the new claim qualifies the property for the SDF.

If FEMA has approved the property for mitigation efforts other than buyout or demolition, the property will be removed from the SDF at the next renewal.

If the property is bought out or demolished under an approved FEMA mitigation project, and the mitigation efforts for the specific property are FEMA approved, the policy will be canceled and the pro-rata premium (less Federal Policy Fee and, if applicable, Probation Surcharge) will be refunded. When a property is bought out or demolished, any commission chargeback to the agent/producer will be forgiven.

V. NEW BUSINESS SEVERE REPETITIVE LOSS PROPERTIES

If during the application process, a property is determined to be an SRL property, the completed application and all required documentation must be submitted to the NFIP SDF:

NFIP Special Direct Facility
P.O. Box 29524
Shawnee Mission, KS 66201-5524

VI. FLOOD MITIGATION ASSISTANCE AND SEVERE REPETITIVE LOSS GRANT PROGRAMS

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating SRL structures. Mitigated properties may qualify for reduced flood insurance rates.

The Biggert-Waters Flood Insurance Reform Act of 2012 eliminated the SRL Program authorized by the Flood Insurance Reform Act of 2004 (FIRA 2004), in which Congress directed FEMA to develop a program to reduce future flood losses. The FMA Program, which continues to focus on the mitigation of SRL properties, makes funding available for a variety of flood mitigation activities. Under the FMA Program, FEMA provides funds to state and local governments to make offers of assistance to NFIP-insured property owners for mitigation projects that reduce future flood losses such as:

- Acquisition or relocation of at-risk structures and conversion of the property to open space;
- Elevation of existing structures; *or*
- Dry floodproofing of historic properties.

FMA mitigation grants are provided to eligible applicants (states, territories, and tribes) that, in turn, provide subgrants to local governments or communities. The applicant must have a FEMA-approved mitigation plan at the time that the project is awarded.

State and local officials will prioritize NFIP-insured properties within their jurisdictions for FMA grants. They may contact the policyholder directly to determine the appropriate mitigation activity that will most effectively reduce future flood losses and to advise them of their inclusion in the FMA grant application.

To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, property owners should contact their local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at http://www.fema.gov/hazard-mitigation-assistance.

GUIDANCE FOR LEASED FEDERAL PROPERTIES

I. GENERAL DESCRIPTION

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

II. NOTIFICATION REQUIREMENTS

The National Flood Insurance Program (NFIP) maintains a list of LFP addresses available only to insurers. The insurer must determine whether property addresses for new or existing business appear on this list. Policies that have an address match must be rated using actuarial rates in accordance with the procedures below.

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

In order to establish the actuarial rate, the insurer must obtain a FEMA Elevation Certificate (EC), which provides current Flood Insurance Rate Map (FIRM) information and elevations. At least 2 photographs (front and back) of the building must also be submitted. If the EC is not received within 45 days from the date of notice, the renewal policy may be canceled or nullified, or it may be issued using tentative rates. Tentative rates use Risk Rating Method code "F," which is part of the Transaction Record Reporting and Processing (TRRP) Plan.

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

III. TENTATIVE RATES

Tentative rates (see table on page LFP 2) are used to issue policies when agents/producers fail to provide the required full-risk rating information. Tentative rates are generally higher than other rates published in the manual. If the premium payment received is not sufficient to purchase the coverage limits requested, the policy will be issued with the coverage limits that can be purchased for the premium received, based on tentative rates.

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

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

IV. APPEALS

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

If the policyholder does not provide acceptable documentation, or the appeal has been denied, the property will remain on the list. The insurer has the following options.

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

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

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

TABLE 1. TENTATIVE RATES TABLE[1]

RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1–A30, AO, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential	7.00	4.00	8.00	8.00
Pre or Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[2]	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential	5.00	3.00	5.00	3.00

FIRM ZONES V, V1–V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential	12.00	12.00	12.00	12.00
Pre or Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[2]	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1–4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential	8.00	8.00	8.00	8.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply to Post-FIRM elevated buildings and Pre- or Post-FIRM basements).

Date of Construction. The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

Declarations Page. A computer-generated summary of information provided by the prospective policyholder in the application for flood insurance. The declarations page also describes the term of the policy and the limits of coverage and displays the premium and the insurer's name. The declarations page is a part of the flood insurance policy.

Deductible Buyback. The option whereby, for an additional premium, policyholders who wish to reduce their deductibles from the standard deductibles of $2,000 per building loss and per contents loss for Pre-FIRM risks may purchase separate $1,000 deductibles for building and contents coverages.

Described Location. The location where the insured building or personal property is found. The described location is shown on the declarations page.

Diagram Number. Any of the numbers used in the instructions to the NFIP Elevation Certificate to identify the diagrams of the main types of buildings.

Direct Physical Loss By or From Flood. Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.

Doublewide Manufactured (Mobile) Home. A manufactured (mobile) home that, when assembled as a nonmovable, permanent building, is at least 16 feet wide and has an area within its perimeter walls of at least 600 square feet.

Dwelling. A building designed for use as a residence for no more than 4 families or a single-family unit in a building under the condominium form of ownership.

Dwelling Form. See "Standard Flood Insurance Policy (SFIP) – Dwelling Form."

Elevated Building. A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid (perimeter) foundation walls are not an acceptable means of elevating buildings in V and VE Zones.

Emergency Program. The initial phase of a community's participation in the NFIP. During this phase, only limited amounts of insurance are available under the Act.

Enclosure. That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Erosion. The collapse, undermining, or subsidence of land along the shore of a lake or other body of water. Erosion is a covered peril if it is caused by waves or currents of water exceeding their cyclical levels which result in flooding.

Federal Emergency Management Agency (FEMA). The Federal agency under which the NFIP is administered. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

Federal Policy Fee. A flat charge that the policyholder must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the NFIP.

Financial Assistance/Subsidy Arrangement. The arrangement between an insurance company and FEMA to initiate the company's participation in the Write Your Own (WYO) Program. It establishes the duties of the company and the government.

Finished (Habitable) Area. An enclosed area having more than 20 linear feet of finished interior walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage.

Flood.

- A general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property) from:
  - Overflow of inland or tidal waters;
  - Unusual and rapid accumulation or runoff of surface waters from any source; *or*
  - Mudflow; *or*
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

Flood Hazard Boundary Map (FHBM). Official map of a community issued by FEMA, where the boundaries of the flood, mudflow, and related erosion areas having special hazards have been designated.

Flood Insurance Claims Office (FICO). An NFIP claims processing office set up in a catastrophe area when a sufficient number of flood claims result from a single event.

Flood Insurance Rate Map (FIRM). Official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs), and the risk premium zones applicable to the community.

Flood Response Office (FRO). The FRO provides a local presence in an affected area and supports the Write Your Own (WYO) Companies, the NFIP Servicing Agent, and various Federal, state, and local officials in providing answers to claims coverage questions, forms for claims handling, and survey and statistical input. One of the key requirements of personnel at the FRO is to coordinate and conduct re-inspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO Companies and the NFIP Servicing Agent.

Floodplain. Any land area susceptible to being inundated by floodwaters from any source.

Floodplain Management. The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to emergency preparedness plans, flood-control works, and floodplain management regulations.

Floodproofing. Any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.

Foundation Walls. Masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the weight of a building.

Freeboard. An additional amount of height above the Base Flood Elevation (BFE) used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a building's lowest floor must be elevated or floodproofed to be in accordance with state or community floodplain management regulations.

Full-Risk Premium Rate. A rate charged to a group of policies that results in aggregate premiums sufficient to pay anticipated losses and expenses for that group.

General Property Form. See "Standard Flood Insurance Policy (SFIP) – General Property Form."

Grade Elevation. The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).

Grandfathering. An exemption based on circumstances previously existing.

- Under NFIP statutory grandfathering, buildings located in Emergency Program communities and Pre-FIRM buildings in the Regular Program are eligible for subsidized flood insurance rates.
- Under NFIP administrative grandfathering, Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher Base Flood Elevations (BFEs) or more restrictive, greater risk zone designations result from Flood Insurance Rate Map (FIRM) revisions. Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are also eligible for administrative grandfathering.

Group Flood Insurance. Issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy (SFIP) through the NFIP.

High-Rise Building. High-rise condominium buildings have 5 or more units and at least 3 floors excluding enclosure even if it is the lowest floor for rating purposes. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise. Under the NFIP, townhouses/rowhouses are not considered high-rise buildings, regardless of the number of floors.

Historic Building. Any building that is:

- Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; *or*
- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary of the Interior to qualify as a registered historic district; *or*
- Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; *or*
- Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
  - By an approved state program as determined by the Secretary of the Interior; *or*
  - Directly by the Secretary of the Interior in states without approved programs.

Improvements and Betterments. Fixtures, alterations, installations, or additions made or acquired solely at a tenant's expense and comprising part of an insured building.

Increased Cost of Compliance (ICC). Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the building actually sustained from a flooding event, to comply with mitigation requirements of state or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition, or any combination thereof.

Letter of Determination Review (LODR). FEMA's ruling on the determination made by a lender or third party that a borrower's building is in a Special Flood Hazard Area (SFHA). A LODR deals only with the location of a building relative to the SFHA boundary shown on the Flood Insurance Rate Map (FIRM).

Letter of Map Amendment (LOMA). An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area (SFHA). A LOMA is issued only by FEMA.

Letter of Map Revision (LOMR). An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

Loss in Progress. A loss that is already in progress as of 12:01 a.m. on the first day of the policy term; or, as to any increase in the limits of coverage which is requested, a loss that is already in progress when the additional coverage is requested.

Lowest Adjacent Grade. The lowest point of the ground level immediately next to a building.

Lowest Floor. The lowest floor of the lowest enclosed area (including a basement). An unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor provided that such enclosure is not built so as to render the structure in violation of requirements.

Lowest Floor Elevation (LFE). The measured distance of a building's lowest floor above the National Geodetic Vertical Datum (NGVD) or other datum specified on the FIRM for that location.

Low-Rise Building. Low-rise condominium buildings have fewer than 5 units regardless of the number of floors or 5 or more units with fewer than 3 floors including basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

Mandatory Purchase. Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect Federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.

Manufactured (Mobile) Home. A structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation. "Manufactured (mobile) home" does not include recreational vehicles.

Manufactured (Mobile) Home Park or Subdivision, Existing. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community's initial Flood Insurance Rate Map (FIRM), whichever is later.

Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site. The preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Manufactured (Mobile) Home Park or Subdivision, New. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community's initial Flood Insurance Rate Map (FIRM), whichever is later.

Map Revision. A change in the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) for a community which reflects revised zone, base flood, or other information.

Masonry Walls. Walls constructed of individual components laid in and bound together with mortar. These components can be brick, stone, concrete block, etc.

Modular Building. A building that is usually transported to its site on a steel frame or special trailer because it does not have a permanent chassis like a manufactured (mobile) home. A modular building is classified and rated under 1 of the other building types.

Mortgage Portfolio Protection Program (MPPP). A program designed to help lending institutions maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a Write Your Own (WYO) Company.

Mudflow. A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

National Flood Insurance Program (NFIP). The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

National Geodetic Vertical Datum (NGVD) of 1929. National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD 1929 may be used as the reference datum on some Flood Insurance Rate Maps (FIRMs).

Natural Grade. The grade unaffected by construction techniques such as fill, landscaping, or berming.

New Construction. Buildings for which the "start of construction" commenced on or after the effective date of an initial Flood Insurance Rate Map (FIRM) or after December 31, 1974, whichever is later, including any subsequent improvements.

NFIP Bureau and Statistical Agent. A corporation, partnership, association, or any other organized entity that contracts with FEMA to be the focal point of support operations for the NFIP.

NFIP Servicing Agent. A corporation, partnership, association, or any other organized entity that contracts with FEMA to service insurance policies as direct business.

NFIP Special Direct Facility (SDF). Formed in 2000, a branch of the NFIP Servicing Agent to which Write Your Own (WYO) Companies transfer renewals for identified Severe Repetitive Loss (SRL) properties so that mitigation assistance can be offered to the policyholders.

North American Vertical Datum (NAVD) of 1988. The vertical control datum established for vertical control surveying in the United States of America based upon the General Adjustment of the North American Datum of 1988. It replaces the National Geodetic Vertical Datum (NGVD) of 1929.

Non-Residential Building (including hotel/motel). This is a commercial or non-habitational building, or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, small businesses, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural and industrial buildings, warehouses, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for less than 6 months.

Nullification. The act of declaring an insurance contract invalid from its inception so that, from a legal standpoint, the insurance contract never existed.

Other Residential Building. This is a residential building that contains more than 4 apartments/units. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. These buildings are permitted incidental occupancies. The total area of incidental occupancy is limited to less than 25% of the total floor area within the building. Examples of Other Residential buildings include dormitories and assisted-living facilities.

Otherwise Protected Areas (OPAs). Areas established under Federal, state, or local law, or held by a qualified organization, primarily for wildlife refuge, sanctuary, recreational, or natural resource conservation purposes. The only Federal spending prohibition within OPAs is Federal flood insurance.

Out-As-Shown Determination. An alternative outcome of the FEMA Letter of Map Amendment (LOMA) review process stating that a specific property is located outside the Special Flood Hazard Area (SFHA) as indicated on the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM).

Participating Community. A community for which FEMA has authorized the sale of flood insurance under the NFIP.

Policy. The entire written contract between the insured and the insurer. It includes the following:

- The printed policy form;
- The Application and declarations page;
- Any endorsement(s) that may be issued; *and*
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only 1 dwelling, specifically described by the prospective policyholder in the Application, may be insured under a policy.

Pollutants. Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

Ponding Hazard. A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the Flood Insurance Rate Map (FIRM).

Post-FIRM Building. A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

Pre-FIRM Building. A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

Preferred Risk Policy (PRP). A lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history. It is also available for buildings that are eligible under the PRP Eligibility Extension.

Prepaid Amount (Total). The total amount that must be submitted with an Application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

Prepaid Premium (Total). The amount on the Application (excluding the Preferred Risk Policy [PRP] Application) that includes the Annual Subtotal, the Increased Cost of Compliance (ICC) Premium, the Community Rating System (CRS) Premium Discount (if applicable), and the Probation Surcharge (if applicable).

Presentment of Payment (Premium). The date of the check or credit card payment by the applicant or applicant's representative if the premium payment is not part of a loan closing, or the date of closing, if the premium payment is part of a loan closing.

Principal/Primary Residence. A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80% of the 365 days immediately preceding the loss, or 80% of the period of ownership, if less than 365 days.

Principally Above Ground Building. A building that has at least 51% of its Actual Cash Value (ACV), including machinery and equipment, above ground.

Probation. A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

Probation Surcharge (Premium). A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

Proper Openings – Enclosures (Applicable to Zones A, A1–A30, AE, AO, AH, AR, and AR Dual). All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of 2 openings, with positioning on at least 2 walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

Property Removed to Safety Expense. Up to $1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

Provisional Rating. A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

Regular Program. The final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

Regular Program Community. A community wherein a Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

Repetitive Loss Structure. An NFIP-insured structure that has had at least 2 paid flood losses of more than $1,000 each in any 10-year period since 1978.

Replacement Cost Value (RCV). The cost to replace property with the same kind of material and construction without deduction for depreciation.

Residential Condominium Building. A building, owned and administered as a condominium, containing 1 or more family units and in which at least 75% of the floor area is residential.

Residential Condominium Building Association Policy (RCBAP). See "Standard Flood Insurance Policy (SFIP) – Residential Condominium Building Association Policy (RCBAP)."

Scheduled Building Policy. A policy that requires a specific amount of insurance to be designated for each building and its contents.

Section 1316. Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in floodprone areas.

Severe Repetitive Loss (SRL) Properties. NFIP-insured buildings that, on the basis of paid flood losses since 1978, meet either of the loss criteria described in the SRL section. SRL properties with policy effective dates of January 1, 2007, and later will be afforded coverage (new business or renewal) only through the NFIP Servicing Agent's Special Direct Facility (SDF) so that they can be considered for possible mitigation activities.

Shear Walls. Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

Sheet Flow Hazard. A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

Single Adjuster Program. A procedure implemented among the NFIP, various wind pools, and Write Your Own (WYO) Companies to allow 1 adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

Single Building. A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

Single-Family Residence. This is a residential single-family building, or a single-family dwelling unit in a condominium building; incidental occupancies are permitted if limited to less than 50% of the building's total floor area. Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

Solid (Perimeter) Foundation Walls. Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Special Flood Hazard Area (SFHA). An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) as Zone A, AO, A1–A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1–A30, V1–V30, VE, or V. For the purpose of determining Community Rating System (CRS) premium discounts, all AR and A99 Zones are treated as non-SFHAs.

Split Level. A foundation with a vertical offset in the floor framing on either side of a common wall.

Standard Flood Insurance Policy (SFIP) – Dwelling Form. The policy form used to insure a building designed for use as a residence for no more than 4 families or a single-family unit in a residential building under a condominium form of ownership. This form is also used to insure residential contents in any building. The owner of a residential building with 5 or more units can use this form to insure contents only in his or her own residential unit.

Standard Flood Insurance Policy (SFIP) – General Property Form. The policy form used to insure a non-residential building or a 5-or-more-unit residential building not eligible for the Residential Condominium Building Association Policy (RCBAP). This form is also used to insure non-residential contents in any building or a building owner's residential contents located in multiple units within a building with 5 or more units.

Standard Flood Insurance Policy (SFIP) – Residential Condominium Building Association Policy (RCBAP). The policy form used to insure a building, owned and administered as a condominium, containing 1 or more units and in which at least 75% of the floor area is residential. The building must be located in a Regular Program community.

Start of Construction. For other than new construction or substantial improvements, under the Coastal Barrier Resources Act (CBRA), this is the date when the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual

start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

Stock. Merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping. "Stock" does not include any property not covered under "Section IV. Property Not Covered" of the General Property Form, except the following:

- Parts and equipment for self-propelled vehicles;
- Furnishings and equipment for watercraft;
- Spas and hot tubs, including their equipment; *and*
- Swimming pool equipment.

Subgrade Crawlspace. A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides.

Submit-for-Rate (SFR). An application for flood insurance on a building for which no risk rate is published in the *NFIP Flood Insurance Manual*. Insurance coverage can be obtained only after the insurer has approved the application and has established the risk premium rate.

Subsidized Premium Rate. A rate charged to a group of policies that results in aggregate premiums insufficient to pay anticipated losses and expenses for that group.

Substantial Damage. Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

Substantial Improvement. Any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the "start of construction" of the improvement. Substantial improvement includes buildings that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either any project for improvement of a building to correct existing state or local code violations or any alteration to a "historic building," provided that the alteration will not preclude the building's continued designation as a "historic building."

Suspension. FEMA's removal of an NFIP participating community from the Program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation.

Tentative Rates. NFIP rates used to issue policies for applications that fail to provide the NFIP with valid actuarial rating information.

Travel Trailer. Under the NFIP, a travel trailer can be considered a building only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community's floodplain management and building ordinances or laws.

2–4 Family Residence. This is a residential building that contains 2–4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.

Underground Building. A building for which 50% or more of the Actual Cash Value (ACV), including machinery and equipment that are part of the building, is below ground.

Unfinished Area. An enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area. Drywall used for fire protection is permitted in unfinished areas.

Unit. A unit owned by the policyholder in a condominium building.

Valued Policy. A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy (SFIP) is not a valued policy.

Variance. A grant of relief by a participating community from the terms of its floodplain management regulations.

Waiting Period. The time between the date of application and the policy effective date.

Walled and Roofed. A building that has 2 or more exterior rigid walls and a fully secured roof and that is affixed to a permanent site.

Wave Height Adjustment. A measurement that is added to the Base Flood Elevation (BFE) for V Zones shown on the Flood Insurance Rate Map (FIRM) published prior to 1981. For coastal communities, the BFE shown on FIRMs published prior to 1981 are stillwater elevations, which include only the effects of tide and storm surge, and not the height of wind-generated waves.

Write Your Own (WYO) Program. A cooperative undertaking of the insurance industry and FEMA begun in October 1983. The Write Your Own (WYO) Program operates within the context of the NFIP and involves private insurance carriers that issue and service NFIP policies.

Zone. A geographical area shown on a Flood Hazard Boundary Map (FHBM) or a Flood Insurance Rate Map (FIRM) that reflects the severity or type of flooding in the area.

INDEX

A

ABOVE GROUND BUILDING, PRINCIPALLY ..... GR 3, DEF 7
ACT ..... REF 1, GR 7, DEF 1
ACTUAL CASH VALUE (ACV) ..... DEF 1
ADDITIONS AND EXTENSIONS (To Building)..... GR 5, APP 6, 9, RATE 18, PRP 16, 18
ADJUSTER CONTROL OFFICE ..... CL 3, DEF 1
ALTERNATIVE RATES ..... RATE 23, 24, END 1, DEF 1
ANCHORED ..... GR 3–4, DEF 1
APPLICATION (Flood Insurance) ..... GR 4–5, 8–9, APP 1–15, CONDO 7–8, PRP 12–21, DEF 1
Binder or Certificate of Insurance ..... GR 14, DEF 1
Certified Mail Defined ..... GR 8
Completing the Application..... APP 1–11
Flood Insurance Application Form ..... APP 13–15
Incomplete/Incorrect Applications ..... APP 12
Mailing Instructions ..... GR 8, 15, APP 11
Receipt Date ..... GR 8
Submission ..... GR 14
APPURTENANT STRUCTURE ..... GR 3, DEF 1
ASSESSMENT COVERAGE ..... GR 12–13, CONDO 6–7
ASSIGNMENT OF POLICY ..... GR 15, MPPP 5, END 3, DEF 1

B

BASE FLOOD ..... DEF 1
BASE FLOOD DEPTH (BFD) ..... RATE 5, 21, 33, DEF 1
BASE FLOOD ELEVATION (BFE) ..... GR 3, 5, 7, 14–15, RATE 20–21, 29, 32, MAP 1, 2, DEF 1
BASEMENT ..... APP 1, RATE 25, CERT 4–8, DEF 1
BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012 ..... RATE 17, 18, 21, REN 2, 9, SRL 2
BINDER OR CERTIFICATE OF INSURANCE ..... GR 14, DEF 1
BLANKET INSURANCE ..... DEF 1
BOATHOUSES ..... GR 4, 7
BREAKAWAY WALL ..... GR 5, RATE 22–27, DEF 1
BUILDING ..... GR 3–6, APP 3–6, DEF 1
Additions and Extensions ..... GR 5, RATE 18
Building Coverage Limits ..... RATE 1
Building in the Course of Construction ..... GR 4–5, APP 5–7, CONDO 5–6, CERT 2, PRP 15, POL 1, DEF 1
Building in More Than 1 Flood Zone ..... GR 14, RATE 19
Building on Fill ..... PR 2
Building Over Water ..... GR 4, 7, APP 5, PRP 15
Building Partially Underground ..... GR 7
Building Use ..... APP 9, PRP 17
Container-Type Building ..... GR 7
Contents ..... GR 1, 2, 6, 7, 8, 10, APP 1, 6, 8, 11–12, RATE 1, 6, 8, 11–12
Elevated Building ..... APP 1, 4, 6, 10, RATE 2–6, 8, 10, 13, 19, 21, 22–31, DEF 3
Floodproofed Building ..... RATE 33–34, CERT 3–4, DEF 4
Manufactured (Mobile) Home/Travel Trailer ..... GR 3–4, APP 3, 4, 7, 11, RATE 17, 19, PR 1, DEF 3, 5, 9
Section 1316 ..... GR 7, REN 2, CN 3, DEF 8
Single Building ..... GR 5, DEF 8
Start of Construction ..... RATE 17, 22, DEF 8
Substantial Improvement ..... APP 6, RATE 17–18, 22, 27, DEF 9
Types of Buildings ..... APP 4, 9, CONDO 7–8
BUILDING DIAGRAMS 1–9 ..... APP 10, PRP 18, LFG 6–9, CERT 23–25
BUILDING DRAWINGS ..... LFG 12–86
BUILDING OCCUPANCY ..... GR 2, 6
BUILDING PURPOSE ..... APP 4, PRP 14
BUSINESS CONSULTANT, WYO ..... REF 2

C

CANCELLATION/NULLIFICATION ..... REF 2, CONDO 7, PRP 3, MPPP 4, CN 1–10, DEF 2, 6
Cancellation/Nullification Request Form ..... CN 9–10
Completing the Cancellation/Nullification Form ..... CN 7
Processing Outcomes Table ..... CN 8
Refunds ..... CN 1–7
Valid Reason Codes for Cancellation/Nullification ..... CN 1–7
CERTIFICATIONS ..... CERT 1–41
CISTERNS ..... GR 4, 6, DEF 2
CLAIMS ..... CL 1–4
Agent's/Producer's Responsibilities ..... CL 3
Appealing a Claim ..... CL 1–3
Filing a Claim ..... CL 1
Increased Cost of Compliance (ICC) Claims ..... CL 4
Insured's Responsibilities ..... CL 1–3
Single Adjuster Program ..... CL 3–4, DEF 8
Training ..... CL 4
CLAIMS COORDINATING OFFICE (CCO) ..... CL 3–4, DEF 2
CLOSED BASIN LAKE ..... CN 6, DEF 2
COASTAL BARRIER ..... GR 1, CBRS 1, DEF 2
COASTAL BARRIER RESOURCES SYSTEM (CBRS) ..... CBRS 1–10, DEF 2
Coastal Barrier Improvement Act of 1990 (CBIA) ..... CBRS 1, DEF 2
Coastal Barrier Resources Act of 1982 (CBRA) ..... GR 1, CBRS 1, DEF 2
List of CBRS Communities ..... CBRS 3–10
COASTAL HIGH HAZARD AREA ..... RATE 32, DEF 2
COINSURANCE ..... CONDO 6, DEF 2
COMMERCIAL CONTENTS ..... GR 6, CONDO 2
COMMISSION, AGENT'S/PRODUCER'S ..... GR 15, CONDO 8, CN 7, 8
COMMON INTERIOR WALLS ..... GR 5
COMMUNITY (See also PROBATION and SUSPENSION) ..... GR 1, APP 2–3, DEF 2
Community Eligibility ..... GR 1
Community Number ..... APP 3, DEF 2
Community Status ..... APP 3
Non-Participating Community ..... GR 1, APP 2
Participating Community ..... GR 1, DEF 6
Regular Program Community ..... DEF 7
COMMUNITY RATING SYSTEM (CRS) ..... APP 8, CRS 1–32, DEF 2
CONDOMINIUM ASSOCIATION ..... CONDO 1–2, 5, DEF 2
CONDOMINIUMS ..... CONDO 1–31, DEF 2
CONSTRUCTION DATA ..... APP 6
CONTACT INFORMATION, NFIP ..... REF 2–5
CONTENTS ..... GR 6, 7, 8, 13, APP 6, RATE 1–5, 11, 29, 57
CONTINUOUS LAKE FLOODING ..... CN 6, 9
CONTRACT AGENT ..... GR 15, DEF 2
COOPERATIVES ..... GR 2, 6–7
COUNTYWIDE MAP ..... MAP 1, DEF 2
COURSE OF CONSTRUCTION ..... GR 4–5, 15, APP 5, CONDO 5–6, DEF 1
COVERAGE ..... GR 5, 11–13, RATE 1–13, 16, 29, 31, CONDO 6–7, PRP 2, 5–7, MPPP 3, END 1–10
Additional Coverage or Increase in Coverage ..... END 1
Amount of Insurance Available ..... RATE 1
Building Coverage ..... GR 2, 6–7, 11–13, APP 5 RATE 1, 16, CONDO 9, PRP 1, 2, 5–11
Contents Coverage ..... GR 2, 6–8, 11–13, APP 5–6, 8, RATE 1, CONDO 8, PRP 1, 2, 5–11
Contents-Only Coverage ..... RATE 57, PRP 1, 2, 6–11
Limits of Coverage ..... GR 1, 5, 11, RATE 1, CONDO 6–8, PRP 1, 6–11, MPPP 3

Reduction or Reformation/Removal of Insurance ..... GR 12, END 1, MPPP 4, PR 1
Tenant's Coverage ..... GR 13
CRAWLSPACE ..... RATE 1–8, 11–12, 28 LFG 1–3, CERT 2, CONDO 10–18, DEF 2
CREDIT CARD PAYMENT ..... APP 8, REN 3, 10, MAP 4
CREDIT CARD PAYMENT FORM ..... REN 3, 10

D

DATE OF CONSTRUCTION ..... APP 6, RATE 17, 22, 26, DEF 3
DECLARATIONS PAGE ..... MPPP 3–4, DEF 3
DEDUCTIBLE BUYBACK ..... RATE 14, DEF 3
DEDUCTIBLE FACTORS ..... RATE 14–15, CONDO 23
DEDUCTIBLES ..... GR 11, RATE 14–15, CONDO 7, 22, PRP 3, MPPP 4, END 3, 5
DEFINITIONS ..... DEF 1–10
DESCRIBED LOCATION ..... DEF 3
DIAGRAM NUMBER ..... DEF 3
DIRECT PHYSICAL LOSS BY OR FROM FLOOD ..... DEF 3
DIRECT PROGRAM ..... REF 2, GR 3, 15–16, APP 12, CONDO 7
DISASTER ASSISTANCE ..... GR 3, APP 2, PRP 1, 13
DOUBLEWIDE MANUFACTURED (MOBILE) HOME ..... DEF 3
DUPLICATE POLICIES ..... GR 11, CN 2, 5, 9, MPPP 2
DWELLING ..... DEF 3
DWELLING FORM (See also STANDARD FLOOD INSURANCE POLICY) ..... GR 1–3, 6, 12–13, CONDO 7, POL 1, 3–24, DEF 3

E

EFFECTIVE DATE ..... GR 8–11, REN 1, 4
ELEVATED BUILDING (See also LOWEST FLOOR GUIDE) ..... APP 6, 10, RATE 21, 22–28, 31, DEF 3
ELEVATION CERTIFICATE ..... APP 7, 10, LFG 4–10, CERT 1–3, 11–25
ELEVATION DIFFERENCE ..... APP 7, RATE 20–21, 33
ELIGIBLE BUILDINGS ..... GR 3–6, CONDO 5
ELIGIBLE COMMUNITY (See PARTICIPATING COMMUNITY)
ELIGIBLE CONTENTS ..... GR 6
EMERGENCY PROGRAM ..... GR 1, 2, RATE 1, 14, 16, 19, DEF 3
ENCLOSURE/ENCLOSED AREA (See also LOWEST FLOOR GUIDE) ..... APP 4, 10–11 RATE 22, 31, LFG 1, 4, 6, 8, DEF 3
ENDORSEMENT ..... GR 10, CONDO 7, PRP 3, MPPP 4, END 1–14, PR 1
Endorsement Processing Prior to Policy Renewal ..... END 4–5
Endorsement Rules: Changing Deductibles ..... END 3
Endorsement Rules: Conversion of Standard-Rated Policy to PRP Due to Misrating ..... END 2–3
Endorsement Rules: Coverage Endorsements ..... END 1
Endorsement Rules: Misrated Policy ..... END 2
Endorsement Rules: Property Address Corrections ..... END 3, 4
Endorsement Rules: Rating Endorsements ..... END 1–2
Endorsements During Renewal Cycle ..... REN 4
General Change Endorsement Form ..... END 4, 12–14
Completing the General Change Endorsement Form ..... END 4–5
Rating Examples ..... END 7–11
Refund Processing ..... END 5
ENGINEERED OPENINGS (See PROPER OPENINGS)
EQUIPMENT (See MACHINERY AND EQUIPMENT)
EROSION ..... DEF 3
ERRORS, RATING ..... END 2
EVIDENCE OF INSURANCE ..... GR 14

F

FEDERAL LAND ..... GR 1, 11, APP 5
FEDERAL POLICY FEE ..... RATE 14, 19, CONDO 7, 8, PRP 2, MPPP 4, CN 8, DEF 3
FEMA ..... REF 1, SRL 1–2, DEF 3
FHBM (See FLOOD HAZARD BOUNDARY MAP)
FICO (See FLOOD INSURANCE CLAIMS OFFICE)
FINANCIAL ASSISTANCE/ SUBSIDY ARRANGEMENT ..... MPPP 2, DEF 3
FINISHED BASEMENT ..... APP 4
FINISHED (HABITABLE) AREA ..... DEF 3
FIRM (See FLOOD INSURANCE RATE MAP)
FIRM ZONES ..... MAP 1–2
FLOOD ..... DEF 3
FLOOD DISASTER PROTECTION ACT OF 1973 ..... MPPP 1, 2
FLOOD HAZARD BOUNDARY MAP (FHBM) ..... GR 1, 9–10, MAP 1, 2, 8, DEF 3
FLOOD INSURANCE CLAIMS OFFICE (FICO) ..... CL 3, DEF 3
FLOOD INSURANCE RATE MAP (FIRM) ..... GR 1, 4, 9, 10, 12, APP 2–3, CERT 3, MAP 1, 2, 3, 7, DEF 3
FLOOD MAPS ..... GR 1, MAP 1–8
Changing or Correcting a Flood Map ..... MAP 2–3
Countywide Map ..... MAP 1, DEF 2
FEMA Map Information eXchange ..... REF 3, MAP 3
FEMA Map Service Center ..... REF 3, MAP 5–6
"FIRMettes" ..... MAP 3
General Rule of Rating ..... RATE 25
Letter of Map Amendment (LOMA) ..... CN 1, 3, 5–7, MAP 2–3, DEF 5
Letter of Map Revision (LOMR) ..... CN 1, 3, 5–7, MAP 3, DEF 5
Locating a Specific Property ..... MAP 2
Map Grandfather Rules ..... RATE 24–26, PRP 1, DEF 4
Map Panel Number ..... MAP 1
Map Revisions ..... PRP 1, 2, 3, END 2, CN 1, 3, 7, MAP 4, DEF 5
Map Zones (Flood Zones) ..... MAP 1–2
Ordering Instructions and Prices ..... MAP 3–6
Physical Map Revision ..... MAP 3
FLOOD RESPONSE OFFICE (FRO) ..... DEF 4
FLOOD VENTS (See PROPER OPENINGS)
FLOODPLAIN ..... DEF 4
FLOODPLAIN MANAGEMENT ..... DEF 4
FLOODPROOFING ..... APP 7–8, RATE 33–34, CERT 3–10, DEF 4
FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES ..... CERT 9–10
FLOODPROOFING CERTIFICATE, RESIDENTIAL BASEMENT ..... CERT 7–8
FORCE-PLACEMENT (MANDATORY PURCHASE) ..... GR 3, MPPP 2, CN 2, 5–6, DEF 5
FOUNDATION WALLS ..... DEF 4
FREEBOARD ..... DEF 4
FULL-RISK PREMIUM RATE ..... RATE 1, 17, 18, 25, LFG 4, REN 2–3, 9, DEF 4

G

GARAGES ..... GR 3, 6, LFG 1, 3
GENERAL CHANGE ENDORSEMENT (See ENDORSEMENT)
GENERAL PROPERTY FORM (See also STANDARD FLOOD INSURANCE POLICY) ..... GR 1, 2, POL 1, 25–44, DEF 4
GENERAL RULE OF RATING ..... RATE 25
GENERAL RULES ..... GR 1–16
GRADE ELEVATION ..... DEF 4
GRANDFATHERING ..... RATE 24–26, PRP 1, END 4, DEF 4
GROUP FLOOD INSURANCE ..... GR 3, 11, DEF 4

H

HABITABLE AREA (See FINISHED AREA)
HANGING FLOORS ..... RATE 24, LFG 4
HIGH-RISE BUILDING .....CONDO 5, DEF 4
HISTORIC BUILDING..... RATE 18, SRL 2, DEF 4
HOMELAND SECURITY, U.S. DEPARTMENT OF..... REF 1, DEF 3

I

ICC (See INCREASED COST OF COMPLIANCE)
IMPROVEMENTS AND BETTERMENTS..... GR 13, DEF 4
INCIDENTAL OCCUPANCY..... GR 2, 6
INCREASED COST OF COMPLIANCE (ICC) COVERAGE ..... GR 11, RATE 16, CONDO 22, MPPP 1, CL 4, DEF 4–5
INELIGIBLE COMMUNITY (See NON-PARTICIPATING COMMUNITY)
INELIGIBLE PROPERTY..... GR 7
INFLATION OPTION/FACTOR ..... GR 10, REN 1
INSECT SCREENING (BELOW LOWEST ELEVATED FLOOR).....RATE 9, 22–23, CONDO 20, LFG 62, 74
INSURANCE PRODUCTS, NFIP ..... GR 3

L

LAPSE IN COVERAGE ..... REN 1, 3–4
LATTICE (BELOW LOWEST ELEVATED FLOOR) ..... RATE 9, 22–23, CONDO 20, LFG 62, 74
LEASED FEDERAL PROPERTY..... APP 5, GR 1, LFP 1–5, PRP 2
LETTER OF DETERMINATION REVIEW (LODR)..... PRP 2, CN 4–5, DEF 5
LETTER OF MAP AMENDMENT (LOMA)..... PRP 2, 3, END 2, 5, CN 5–6, 7, MAP 2–3, DEF 5
LETTER OF MAP REVISION (LOMR) ..... PRP 2, 3, END 2, 5, CN 5–6, 7, MAP 3, DEF 5
LOSS ASSESSMENT COVERAGE ..... GR 12–13, CONDO 6–7
LOSS HISTORY .....PRP 1, SRL 1
LOSS IN PROGRESS .....DEF 5
LOWEST ADJACENT GRADE .....DEF 5
LOWEST FLOOR ..... APP 4, 6, 7, 9, RATE 20–24, LFG 1–86, DEF 5
Building Diagrams 1–9.....LFG 7–10, CERT 23–25
Building Drawings .....LFG 12–86
Lowest Floor Determination..... LFG 1–10
Lowest Floor Elevation .....APP 6, 7, RATE 20, 23, 27, 34, DEF 5
Use of Elevation Certificate.....LFG 4–5
LOWEST FLOOR GUIDE.....LFG 1–86
LOW-RISE BUILDING .....CONDO 1, 5, DEF 5

M

MACHINERY AND EQUIPMENT.....GR 3, 7, APP 10, RATE 22, 24–28, LFG 1, 3, 4, CERT 3
MANDATORY PURCHASE (FORCE-PLACEMENT) ..... GR 3, 5, MPPP 1, 2, CN 3–4, 5–6, DEF 5
MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS .....GR 3–4, APP 4, 6, 10, 11, PR 1, DEF 3, 5, 9
Date of Construction..... APP 6, RATE 17
Doublewide .....DEF 3
MANUFACTURED (MOBILE) HOME PARK OR SUBDIVISION .....DEF 5
MAPS (See FLOOD MAPS)
MASONRY WALLS.....DEF 5
MEAN SEA LEVEL (See NATIONAL GEODETIC VERTICAL DATUM [NGVD])
MISCELLANEOUS RULES .....GR 14–16
Application Submission..... GR 14–15
Assignment of Policy..... GR 15
Commission, Agent's/Producer's ..... GR 15
Contract Agent Rule..... GR 15
Delivery of Policy..... GR 14
Policy Term ..... GR 14
MITIGATION, SEVERE REPETITIVE LOSS..... SRL 1–2
MODULAR BUILDING .....DEF 6
MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP)..... GR 3, MPPP 1–5, DEF 6
MORTGAGEE ..... APP 2, RATE 20, PRP 13, MPPP 1–5, REN 1–2
MUDFLOW.....DEF 6
MULTI-FAMILY RESIDENCE (See 2–4 FAMILY RESIDENCE, OTHER RESIDENTIAL, CONDOMINIUMS)
MULTI-PROPERTY LETTER OF MAP AMENDMENT (LOMA) OR LETTER OF MAP REVISION (LOMR) .....CN 1, 5–7

N

NATIONAL FLOOD INSURANCE ACT OF 1968 (See ACT)
NATIONAL FLOOD INSURANCE PROGRAM (NFIP) ..... REF 1, DEF 6
NATIONAL GEODETIC VERTICAL DATUM (NGVD) ..... LFG 4–5, CERT 3, DEF 6
NATURAL GRADE .....DEF 6
NEW CONSTRUCTION .....DEF 6
NFIP BUREAU AND STATISTICAL AGENT .....REF 1, 4–5 SRL 1, DEF 6
NFIP CONTACT INFORMATION..... REF 1–5
NFIP SERVICING AGENT .....REF 1–2, SRL 1, DEF 6
NFIP SPECIAL DIRECT FACILITY (SDF) .....REF 2, SRL 1–2, DEF 6
NON-PARTICIPATING COMMUNITY ..... GR 1
NON-PAYMENT ..... CN 2–3
NON-PRINCIPAL/NON-PRIMARY RESIDENCE .....GR 6, APP 1, 5, RATE 3, 3B
NON-RESIDENTIAL..... GR 1, 2, 6, 8, 11, CONDO 1, 4, 8, DEF 6
NORTH AMERICAN VERTICAL DATUM (NAVD).....LFG 4–5, CERT 3, DEF 6
NOTICE OF LOSS .....CL 1
NULLIFICATION (See CANCELLATION/NULLIFICATION)

O

OCCUPANCY CLASSIFICATION ..... GR 6, APP 3
OTHER INSURANCE .....MPPP 5, CN 2, 5
OTHER RESIDENTIAL..... GR 2, 6, DEF 6
OTHERWISE PROTECTED AREAS.....CBRS 1–2, DEF 6
OUT-AS-SHOWN DETERMINATION.....CN 3, MAP 3, DEF 6
OVER WATER ..... GR 4, 7

P

PAPERWORK BURDEN DISCLOSURE NOTICE.....REF 6
PARTICIPATING COMMUNITY ..... GR 1, DEF 6
PHOTOGRAPH REQUIREMENTS (FOR ELEVATION CERTIFICATE) ..... CERT 1–2
PHYSICAL MAP REVISION (PMR).....MAP 3
POLICIES AVAILABLE.....GR 1–3
POLICY.....DEF 6, POL 1–65
POLICY RENEWALS.....GR 10, APP 1, PRP 2, 12, MPPP 4, REN 1–10
Credit Card Payment Form..... REN 3, 10
Endorsements During Renewal Cycle..... REN 4
Expiration Notice to Mortgagee ..... REN 2
Final Notice ..... REN 2, 5, 11
Nonrenewal and Cancellation ..... REN 1
Premium Payment Due ..... REN 3
Renewals of Certain Pre-FIRM Subsidized Policies (New, Lapsed, or Assigned Following Enactment of the Biggert-Waters Flood Insurance Reform Act of 2012) .....REN 2–3
Renewal by Means of Application or Recertification Questionnaire ..... REN 2
Renewal Effective Date Determination ..... REN 4
Renewal Notice..... REN 1, 2, 4–6
Renewal Notification Letter ..... REN 9
Renewal Procedures for Subsidized Policies..... REN 2

Severe Repetitive Loss Policies ..... REN 4, SRL 1–8
Transfer of Business at Renewal ..... REN 4
Waiting Period ..... REN 1, 3, 4
POLICY PERIOD. ..... APP 1, PRP 8
POLICY TERM ..... GR 14, MPPP 3, 4
POLLUTANTS ..... DEF 7
PONDING HAZARD ..... DEF 7
POST-FIRM BUILDING
(CONSTRUCTION) ..... RATE 17, 22–23, 26, DEF 7
PRE-FIRM BUILDING (CONSTRUCTION) ..... RATE 17–18, 21, DEF 7
PREFERRED RISK POLICY (PRP) ..... GR 1, 3, 11, PRP 1–24, DEF 7
Completing PRP Application Form ..... PRP 12–20
Condominium Rating Chart ..... PRP 5
Conversion of PRP to Standard-Rated Policy ..... PRP 3
Conversion of Standard-Rated Policy to PRP
Due to Map Revision, LOMA, or LOMR ..... PRP 3
Conversion of Standard-Rated Policy to PRP
Due to Misrating ..... PRP 3
Coverage Limitations ..... PRP 2
Coverage/Premium Tables ..... PRP 5–11
Deductibles ..... PRP 3
Discounts/Fees/ICC Premium ..... PRP 2
Documentation ..... PRP 2
Eligibility Requirements ..... PRP 1, 2
Endorsements ..... PRP 3
General Description ..... PRP 1
Ineligibility ..... PRP 2
Loss History ..... PRP 1
PRP Application Form ..... PRP 21–23
PRP Eligibility Extension ..... PRP 1, 2
Renewal ..... PRP 2
Replacement Cost Coverage ..... PRP 2
PREMIUM ..... RATE 19
Credit Card Payment ..... APP 8, REN 3, 10
Credit Card Payment Form ..... REN 3, 10
Premium Calculation ..... RATE 19
Premium Discounts ..... APP 8, CRS 1
Premium Payment ..... REF 2, GR 8, 9, APP 11–12,
PRP 20, MPPP 3, REN 2–4
Prepaid Amount (Total) ..... DEF 7
Prepaid Premium (Total) ..... DEF 7
Presentment of Payment (Premium) ..... GR 8–10, DEF 7
Refunds ..... END 1–5, CN 1–7
PREPAID AMOUNT (TOTAL) ..... DEF 7
PREPAID PREMIUM (TOTAL) ..... DEF 7
PRESENTMENT OF PAYMENT (PREMIUM) ..... GR 8–10, DEF 7
PRINCIPAL/PRIMARY RESIDENCE ..... APP 5, PRP 15, DEF 7
PRINCIPALLY ABOVE GROUND BUILDING ..... DEF 7
PROBATION ..... GR 1, DEF 7
PROBATION SURCHARGE ..... GR 1, 15, RATE 19, 28, DEF 7
PROOF OF LOSS ..... CL 1, 2
PROPER OPENINGS (FLOOD VENTS) ..... LFG 1–2, DEF 7
PROPERTY LOCATION ..... APP 2, 10, PRP 9, END 3, 4
PROPERTY PURCHASE ..... GR 15, APP 1, RATE 25,
PRP 12, 18, END 4, REN 2–3, REN 9
PROPERTY REMOVED TO SAFETY EXPENSE ..... DEF 7
PROVISIONAL RATING ..... PR 1–5, DEF 7
Completing the Provisional Rating Questionnaire:
General Directions ..... PR 2
Guidance for Determining Building Elevated on Fill ..... PR 2
Eligibility Requirements ..... PR 1
General Description ..... PR 1
Notification Requirements ..... PR 2
Provisional Rating Example ..... PR 4
Provisional Rating Questionnaire ..... PR 3
Reformation: Endorsement Procedure ..... PR 1
Reformation: Limitations ..... PR 1
Sample Notice to Accompany
Provisionally Rated Policies ..... PR 5

R

RATE TABLES ..... RATE 1–16, 34, CONDO 10–22,
PRP 6–11, MPPP 1, PR 3, CRS 2
RATING ..... RATE 1–65, CONDO 1–31, CERT 3–4, END 1–2
Alternative Rates ..... RATE 23, END 1
Amount of Insurance Available ..... RATE 1
AR, AR Dual Zones ..... RATE 11–12, 20–21
Buildings in More Than 1 Flood Zone/BFE ..... GR 14, RATE 19
Condominiums ..... CONDO 1–31
Contents Location ..... RATE 29–31
Crawlspace ..... RATE 28
Deductibles ..... RATE 14, 15, CONDO 5, 7
Different Base Flood Elevations Reported ..... GR 14, RATE 19
Effect of Map Revisions on Rates ..... RATE 24–26
Elevation Difference ..... RATE 20–21
FIRMs with Wave Heights ..... RATE 32–33
Flood Map Grandfathering ..... RATE 24–26, PRP 1, DEF 4
Flood Zone Discrepancies ..... GR 14, RATE 20
Floodproofed Buildings ..... RATE 33
General Rule of Rating ..... RATE 25
Key Points for Rating ..... RATE 19–20
Multiple Elevation Certificates ..... CERT 1
Optional Elevation Rating ..... RATE 21, LFG 3
Premium Calculation ..... RATE 19
Provisional Rates ..... GR 14, PR 1–5, DEF 7
Rate Category/Type ..... APP 8
Rate Reduction ..... END 1
Rate Tables ..... RATE 1–16, 31, CONDO 10–23,
PRP 6–11, MPPP 1, PR 3, CRS 2
Rating Error ..... END 2
Rating Examples ..... RATE 20–21, 25–27, 33, 50–65,
CONDO 26–33, END 7–11, PR 4
Rating Steps ..... RATE 17–18
Re-Rating ..... RATE 26–27
Special Rating Situations ..... GR 13–14
Submit-for-Rate ..... GR 14, RATE 27–28, DEF 9
Tentative Rates ..... GR 13, RATE 13, CONDO 7, LFP 1, 2, DEF 9
V-Zone Optional Rating ..... RATE 26
V-Zone Risk Factor Rating Form ..... RATE 34–48
RCBAP (See RESIDENTIAL CONDOMINIUM BUILDING
ASSOCIATION POLICY)
REBATING OF AGENT'S/PRODUCER'S COMMISSIONS ... GR 15–16
RECREATIONAL VEHICLE ..... DEF 1
REFORMATION ..... GR 12, MPPP 4, PR 1
REFUNDS ..... END 1–2, 4–5, CN 1–8
REGIONAL OFFICES, NFIP ..... REF 4–5
REGULAR PROGRAM ..... GR 1, 2, 6, 10, RATE 1, DEF 7
RENEWALS (See POLICY RENEWALS)
RENTAL PROPERTY ..... APP 5, PRP 15
REPETITIVE LOSS ..... GR 5, 11, REN 4, CN 6, SRL 1–8, DEF 7
REPLACEMENT COST ..... APP 8, RATE 23,
CONDO 6, 8, PRP 2, DEF 7
RESERVE FUND ASSESSMENT ..... APP 8, RATE 14, 19, 50–65,
CONDO 26–33, MPPP 4, END 8–11, CN 8, PR 2–4
RESIDENTIAL ..... GR 6, APP 3–4, CONDO 1–5
RESIDENTIAL BASEMENT FLOODPROOFING
CERTIFICATE ..... CERT 7–8
RESIDENTIAL CONDOMINIUM BUILDING ..... CONDO 1–5, DEF 7
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION
POLICY (RCBAP) (See also STANDARD FLOOD
INSURANCE POLICY) ..... GR 1, 2, 6, 9, 12–13, APP 5,
CONDO 1–31, POL 1, 45–65, DEF 8
Application Form ..... CONDO 7–8
Assessment Coverage ..... CONDO 6–7
Building Type ..... CONDO 7–8
Cancellation or Endorsement of Existing
Unit Owners' Dwelling Policies ..... CONDO 7
Coinsurance ..... CONDO 6

Commission, Agent's/Producer's ..... CONDO 7
Condominium Building in the Course of Construction ..... CONDO 5–6
Coverage, Building.....CONDO 1–9
Coverage, Contents.....CONDO 1–8
Coverage Limits ..... CONDO 6, 8
Deductibles .....CONDO 5, 7, 22
Determining Rates and Fees.....CONDO 7–8
Eligibility Requirements ..... CONDO 5
Federal Policy Fee .....CONDO 7–8
Property Covered.....CONDO 6–7
Rate Tables.....CONDO 10–22
Rating Examples ..... CONDO 25–33
Replacement Cost..... CONDO 1, 6, 8, 9
Tentative Rates and Scheduled Buildings ..... GR 3, APP 12, CONDO 7
RE-UNDERWRITING REQUIREMENTS.....SRL 1
ROWHOUSES/TOWNHOUSES..... CONDO 1, 8

S

SCHEDULED BUILDING POLICY ..... GR 3, APP 1, 11, CONDO 7, DEF 8
SCREENING, INSECT (BELOW LOWEST ELEVATED FLOOR)..... RATE 7, 22–23, CONDO 20
SECTION 1316 .....GR 7, REN 2, DEF 8
SEPARATE BUILDING (See SINGLE BUILDING)
SEVERE REPETITIVE LOSS PROPERTIES .....GR 5, APP 5, REN 4, CN 6, SRL 1–8, DEF 8
SFIP (See STANDARD FLOOD INSURANCE POLICY)
SHEAR WALLS..... GR 5, DEF 8
SHEET FLOW HAZARD.....DEF 8
SILOS..... GR 4, 6
SINGLE ADJUSTER PROGRAM .....CL 3–4, DEF 8
SINGLE BUILDING..... GR 5, DEF 8
SINGLE-FAMILY RESIDENCE (DWELLING) ..... GR 6, DEF 8
SLATS OR SHUTTERS (BELOW LOWEST ELEVATED FLOOR)..... RATE 9, 22–23, CONDO 19
SOLID (PERIMETER) FOUNDATION WALLS ..... GR 5, APP 10, PRP 18, DEF 8
SPECIAL CERTIFICATIONS .....CERT 1–41
SPECIAL DIRECT FACILITY (See NFIP SPECIAL DIRECT FACILITY)
SPECIAL FLOOD HAZARD AREA (SFHA) .....MAP 1–2, DEF 8
SPECIAL RATING SITUATIONS.....GR 13–14, RATE 23–28
Alternative Rates..... RATE 23–24
Buildings in More Than 1 Flood Zone.....GR 14, RATE 19
Crawlspace ..... RATE 28
Different Base Flood Elevations Reported ..... GR 14, RATE 19
Flood Zone Discrepancies ..... GR 14, RATE 19
NFIP Grandfather Rules: Effect of Map Revisions on Rates ..... RATE 24–26
Policies Requiring Re-Rating ..... RATE 26–27
Post-'81 V Zone Optional Rating..... RATE 26
Provisional Rates .....GR 14, DEF 7
Special Rates..... RATE 24
Submit-for-Rate ..... GR 4, 9, 14, RATE 27–28, DEF 9
Tentative Rates .....GR 13, RATE 11, CONDO 7, DEF 9
SPLIT LEVEL.....DEF 8
STANDARD FLOOD INSURANCE POLICY (SFIP) ..... GR 1–4, 11–12, 14, POL 1–65, DEF 8
Agreement .....POL 3, 23, 43
Claim Guidelines in Case of a Flood .....POL 21, 40, 61
Coinsurance.....POL 56
Deductibles .....POL 14, 36, 55–56
Definitions .....POL 5–7, 27–29, 47–49
Dwelling Form .....POL 3–23, DEF 8
Exclusions .....POL 13–14, 35–36, 54–55
General Conditions.....POL 14–22, 36–42, 57–63
General Property Form.....POL 25–44, DEF 8
Liberalization Clause ..... POL 22, 43, 64
Property Covered.....POL 7–12, 29–34, 49–54
Property Not Covered .....POL 12–13, 34–35, 54
Residential Condominium Building Association Policy (RCBAP).....POL 45–65, DEF 8
Summary of Significant Changes, December 2000 .....POL 4, 26, 46
What Law Governs..... POL 22, 43, 64
START OF CONSTRUCTION .....DEF 8–9
STOCK .....DEF 9
SUBGRADE CRAWLSPACE..... RATE 28, CONDO 10–19, DEF 9
SUBMIT-FOR-RATE ..... GR 4, 9, 14, RATE 27–28, DEF 9
SUBSIDIZED PREMIUM RATE..... RATE 1, 17, 18, 20, 21, 25, LFG 4, CERT 1–2, REN 2–3, 9, DEF 9
SUBSTANTIAL DAMAGE.....GR 11, APP 6, RATE 27, DEF 9
SUBSTANTIAL IMPROVEMENT .....APP 6, RATE 17–18, 22, 27, DEF 9
SUSPENSION ..... GR 1, DEF 9

T

TECHNICAL ASSISTANCE.....REF 1, 2
TELEPHONE NUMBERS ..... REF 2–3
TENANT'S COVERAGE ..... GR 13, APP 5, PRP 15
TENTATIVE RATES .....GR 13, RATE 13, 23, CONDO 7, LFP 1, 2, DEF 9
TIMESHARES..... GR 7
TOWNHOUSES/ROWHOUSES ..... CONDO 1, 8
TRANSFER OF BUSINESS..... GR 15, APP 1, PRP 12, REN 4
TRAVEL TRAILERS (See MANUFACTURED [MOBILE] HOMES/TRAVEL TRAILERS)
2–4 FAMILY RESIDENCE (DWELLING)..... GR 2, 6, DEF 9

U

UNDERGROUND BUILDING.....DEF 9
UNFINISHED AREA.....DEF 9
UNFINISHED BASEMENT.....APP 4
UNIT .....DEF 9

V

VALUED POLICY.....DEF 9
VARIANCE .....DEF 9
VEHICLES AND EQUIPMENT ..... GR 6
V-ZONE OPTIONAL RATING ..... RATE 26
V-ZONE RISK FACTOR RATING FORM.....RATE 34–48

W

WAITING PERIOD .....GR 8–11, MPPP 3, REN 1, 3–4, DEF 9
WALLED AND ROOFED ..... GR 5, DEF 9
WALLS .....GR 3–5, 7, 13, RATE 22–27, LFG 1–3, DEF 8
Breakaway Walls..... GR 5, RATE 22–23, LFG 3, DEF 1
Common Interior Walls..... GR 5
Foundation Walls .....DEF 4
Masonry Walls .....DEF 5
Openings in Foundation Walls..... LFG 1–2
Shear Walls ..... GR 5, DEF 8
Solid Perimeter Foundation Walls .....GR 5, RATE 8, DEF 8
WAVE HEIGHT.....APP 7, RATE 32–33, DEF 9
Calculating Wave Height Adjustment ..... RATE 32
WHOLE DOLLAR PREMIUM..... RATE 19
WIND LOSSES .....CL 3, 4
WRITE YOUR OWN (WYO) PROGRAM..... REF 1, DEF 10

Z

ZONE (See also Map Zones under FLOOD MAPS) .....MAP 1–2, DEF 10
Discrepancies .....GR 14, RATE 20