



FEMA

W-16003

January 13, 2016

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

A handwritten signature in cursive script that reads "Jhun de la Cruz".

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

SUBJECT: Addendum 3 to the April 1, 2016, Program Changes –
Correction to Attachment B – Updated Rate Table 2C

The NFIP Clearinghouse Bulletin for the April 1, 2016 Program Changes (W-15046 dated October 1, 2015) inadvertently included rates for Other Residential buildings in Table 2C of Attachment B. As Severe Repetitive Loss rates only apply to 1–4 family residences, we are providing an updated Table 2C without the Other Residential rates. Please use the attached Table 2C to replace the previous one.

If you have any questions, please contact the iService Underwriting Department at Underwriting@nfipiservice.com.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
SEVERE REPETITIVE LOSS PROPERTIES²**

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

FIRM ZONES A, AE, A1-A30, AO, AH, D³

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
			Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.29 / 1.31	1.64 / 2.35	1.29 / 1.31	
	With Basement		1.37 / 1.94	1.64 / 1.96	1.37 / 1.94	
	With Enclosure ⁴		1.37 / 2.32	1.64 / 2.35	1.37 / 2.32	
	Elevated on Crawlspace		1.29 / 1.31	1.64 / 2.35	1.29 / 1.31	
	Non-Elevated with Subgrade Crawlspace		1.29 / 1.31	1.64 / 1.96	1.29 / 1.31	
	Manufactured (Mobile) Home ⁵		1.29 / 1.31	1.64 / 2.35		
CONTENTS LOCATION	Basement & Above ⁶					1.64 / 1.96
	Enclosure & Above ⁷					1.64 / 2.35
	Lowest Floor Only – Above Ground Level					1.64 / 2.35
	Lowest Floor Above Ground Level and Higher Floors					1.64 / 1.64
	Above Ground Level – More Than 1 Full Floor					.35 / .12
	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		1.67 / 3.29	2.09 / 5.63	1.67 / 3.29	
	With Basement		1.79 / 4.90	2.09 / 4.78	1.79 / 4.90	
	With Enclosure ⁴		1.79 / 5.79	2.09 / 5.62	1.79 / 5.79	
	Elevated on Crawlspace		1.67 / 3.29	2.09 / 5.63	1.67 / 3.29	
	Non-Elevated with Subgrade Crawlspace		1.67 / 3.29	2.09 / 4.78	1.67 / 3.29	
	Manufactured (Mobile) Home ⁵		1.67 / 10.39	2.09 / 5.62		
CONTENTS LOCATION	Basement & Above ⁶					2.09 / 4.78
	Enclosure & Above ⁷					2.09 / 5.62
	Lowest Floor Only – Above Ground Level					2.09 / 5.62
	Lowest Floor Above Ground Level and Higher Floors					2.09 / 4.95
	Above Ground Level – More Than 1 Full Floor					.63 / .60
	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		1.05 / .29	1.61 / .51	1.05 / .29	
	With Basement		1.18 / .41	1.81 / .59	1.18 / .41	
	With Enclosure ⁴		1.18 / .45	1.81 / .66	1.18 / .45	
	Elevated on Crawlspace		1.05 / .29	1.61 / .51	1.05 / .29	
	Non-Elevated with Subgrade Crawlspace		1.05 / .29	1.61 / .51	1.05 / .29	
	Manufactured (Mobile) Home ⁵		1.05 / .52	1.61 / .51		
CONTENTS LOCATION	Basement & Above ⁶					2.04 / .76
	Enclosure & Above ⁷					2.04 / .87
	Lowest Floor Only – Above Ground Level					1.61 / .80
	Lowest Floor Above Ground Level and Higher Floors					1.61 / .51
	Above Ground Level – More Than 1 Full Floor					.35 / .12
	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 Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use.

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.