



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,

A handwritten signature in cursive script that reads "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.

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## REFERENCE

### 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*                   |
|---|--|--|
| <ul style="list-style-type: none"> <li>Applications (not Submit-for-Rate)</li> </ul>  | NFIP Servicing Agent<br>P.O. Box 29138<br>Shawnee Mission, KS 66201-9138         | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Endorsements</li> <li>Cancellations</li> </ul>   | NFIP Servicing Agent<br>P.O. Box 2992<br>Shawnee Mission, KS 66201-1392          | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Submit-for-Rate Applications (see the Rating section)</li> <li>Underpayment Letters</li> <li>Underwriting Inquiries and Issues</li> <li>All Other Inquiries</li> </ul> | NFIP Servicing Agent<br>P.O. Box 2965<br>Shawnee Mission, KS 66201-1365          | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Severe Repetitive Loss (SRL) Properties</li> </ul>   | NFIP Special Direct Facility<br>P.O. Box 29524<br>Shawnee Mission, KS 66201-5524 | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Renewal Notices (with premium payments)</li> <li>Expiration Notices (with premium payments)</li> </ul>   | National Flood Insurance Program<br>P.O. Box 790348<br>St. Louis, MO 63179-0348  | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Notices of Loss</li> <li>Written Claims Inquiries</li> <li>All Other Claims Correspondence</li> </ul>  | NFIP Servicing Agent<br>P.O. Box 2966<br>Shawnee Mission, KS 66201-1366          | Phone 1-800-767-4341<br>Fax 1-800-767-5574 |
| <ul style="list-style-type: none"> <li>Overnight Express Deliveries</li> <li>Certified Mail</li> </ul>  | NFIP Servicing Agent<br>7701 College Blvd Ste 200<br>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<br>• Information & Sign-up Form   | <a href="https://agents.floodsmart.gov">https://agents.floodsmart.gov</a>  | Phone 1-888-786-7693   |
| CBRS Areas – Map Panel Listing   | <a href="http://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system">http://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system</a>  | N/A  |
| <i>Community Status Book</i><br>(order hardcopy or CD-ROM, or download PDF)                                | FEMA Map Service Center<br>P.O. Box 3617<br>Oakton, VA 22124-9617<br><a href="http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book">http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book</a> | FEMA Map Information eXchange (FMIX)<br>Phone 1-877-336-2627<br>(1-877-FEMA-MAP)<br>Fax 1-800-358-9620 |
| FEMA Information Resource Library, Multimedia  | <a href="http://www.fema.gov/library/index.jsp">http://www.fema.gov/library/index.jsp</a>  | N/A  |
| <i>NFIP Flood Insurance Manual</i><br>(order hardcopy or CD-ROM, or download PDF)                          | FEMA Map Service Center<br>P.O. Box 3617<br>Oakton, VA 22124-9617<br><a href="http://www.fema.gov/flood-insurance-manual">http://www.fema.gov/flood-insurance-manual</a>   | FEMA Map Information eXchange (FMIX)<br>Phone 1-877-336-2627<br>(1-877-FEMA-MAP)<br>Fax 1-800-358-9620 |
| Flood Map Information from FEMA Map Specialists on:<br>• Letters of Map Change<br>• Other Technical Issues | FEMA Map Information eXchange (FMIX)<br>847 S. Pickett St.<br>Alexandria, VA 22304<br><a href="mailto:femamapspecialist@riskmapcdfs.com">femamapspecialist@riskmapcdfs.com</a>   | Phone 1-877-336-2627<br>(1-877-FEMA-MAP)   |
| Flood Maps, Flood Insurance Studies, and Q3 Data (order hardcopy or CD-ROM)                                | FEMA Map Service Center<br>P.O. Box 3617<br>Oakton, VA 22124-9617<br><a href="http://msc.fema.gov">http://msc.fema.gov</a>   | FEMA Map Information eXchange (FMIX)<br>Phone 1-877-336-2627<br>(1-877-FEMA-MAP)<br>Fax 1-800-358-9620 |
| Flood Zone Determination Companies, List of  | <a href="http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies">http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies</a>  | N/A  |
| General Information for<br>• Agents & Consumers  | <a href="http://www.floodsmart.gov/floodsmart/pages/index.jsp">http://www.floodsmart.gov/floodsmart/pages/index.jsp</a>  | N/A  |
| Supply Order Forms (bulk hardcopy orders):<br>• Claims & Underwriting<br>• Public Awareness Materials      | FEMA Distribution Center<br>P.O. Box 485<br>Frederick, MD 21704  | Phone 1-800-480-2520<br>Fax 1-240-699-0525   |
| Training on Flood Insurance  | <a href="http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences">http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences</a>  | N/A  |
| <i>Watermark &amp; eWatermark</i> Newsletters  | <a href="http://www.fema.gov/national-flood-insurance-program/watermark">http://www.fema.gov/national-flood-insurance-program/watermark</a> ;<br><a href="http://www.nfipiservice.com/watermark/index.html">http://www.nfipiservice.com/watermark/index.html</a>   | N/A  |
| Write Your Own (WYO) Companies, List of  | <a href="http://www.fema.gov/wyo_company">http://www.fema.gov/wyo_company</a>  | N/A  |
| Write Your Own (WYO) Companies Writing MPPP, List of   | <a href="http://www.fema.gov/wyo_company_mppp">http://www.fema.gov/wyo_company_mppp</a>  | 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   |
|--|--|--|
| <p><b>iService Headquarters</b><br/>                     8400 Corporate Dr., Suite 350<br/>                     Landover, MD 20785<br/>                     Phone: 301-386-6332</p>                        | <p>Walter McGuckin<br/>                     Regional Support Team Lead<br/>                     Cell: 301-467-8103<br/> <a href="mailto:wmcguckin@ostglobal.com">wmcguckin@ostglobal.com</a></p> | <p>Entire Country</p>  |
| <p><b>Region I</b><br/>                     P.O. Box 16321<br/>                     Hooksett, NH 03106<br/>                     Phone: 603-625-5125<br/>                     Fax: 603-625-5125</p>         | <p>Thomas Young<br/>                     Regional Manager<br/>                     Cell: 713-252-6779<br/> <a href="mailto:TYoung@ostglobal.com">TYoung@ostglobal.com</a></p>                    | <p>Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont</p>                     |
| <p><b>Region II</b><br/>                     P.O. Box 7342<br/>                     Penndel, PA 19047<br/>                     Phone: 267-560-5057<br/>                     Fax: 267-560-5057</p>          | <p>Walter McGuckin<br/>                     Regional Support Team Lead<br/>                     Cell: 301-467-8103<br/> <a href="mailto:wmcguckin@ostglobal.com">wmcguckin@ostglobal.com</a></p> | <p>New Jersey, New York, Puerto Rico, Virgin Islands</p>   |
| <p><b>Region III</b><br/>                     P.O. Box 7342<br/>                     Penndel, PA 19047<br/>                     Phone: 267-560-5057<br/>                     Fax: 267-560-5057</p>         | <p>Walter McGuckin<br/>                     Regional Support Team Lead<br/>                     Cell: 301-467-8103<br/> <a href="mailto:wmcguckin@ostglobal.com">wmcguckin@ostglobal.com</a></p> | <p>Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia</p>             |
| <p><b>Region IV</b><br/>                     P.O. Box 1046<br/>                     Zephyrhills, FL 33539-1046<br/>                     Phone: 813-788-2624<br/>                     Fax: 813-788-2710</p> | <p>Lynne Magel<br/>                     Regional Manager<br/>                     Cell: 813-404-8782<br/> <a href="mailto:lmagel@ostglobal.com">lmagel@ostglobal.com</a></p>                     | <p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p> |
| <p>P.O. Box 10<br/>                     Buford, GA 30515<br/>                     Phone: 770-614-0865</p>  | <p>David Clukie<br/>                     Regional Liaison<br/>                     Cell: 813-767-5355<br/> <a href="mailto:dclukie@ostglobal.com">dclukie@ostglobal.com</a></p>                  | <p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p> |
| <p><b>Region V</b><br/>                     P.O. Box 407<br/>                     Petersburg, IL 62675<br/>                     Phone: 217-632-7210<br/>                     Fax: 217-632-7210</p>         | <p>Annette Burris<br/>                     Regional Manager<br/>                     Office: 217-632-7210<br/> <a href="mailto:aburris@ostglobal.com">aburris@ostglobal.com</a></p>              | <p>Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin</p>                                     |

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

# APPLICATION

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

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

|                            |                                      |
|----------------------------|--------------------------------------|
| <b>INSURED INFORMATION</b> | NAME AND MAILING ADDRESS OF INSURED: |
|                            | PHONE NO.:                           |

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

## F. Property Location

|                          |   |
|--------------------------|---|
| <b>PROPERTY LOCATION</b> | <b>NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.</b><br>IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?<br><input type="checkbox"/> YES <input type="checkbox"/> 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

|                      |  |
|----------------------|--|
| <b>1ST MORTGAGEE</b> | 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

|                             |   |
|-----------------------------|---|
| <b>2ND MORTGAGEE/ OTHER</b> | NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER<br>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

|                            |   |
|----------------------------|---|
| <b>DISASTER ASSISTANCE</b> | IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO   |
|                            | IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA<br><input type="checkbox"/> 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

|                  |  |
|------------------|--|
| <b>COMMUNITY</b> | RATING MAP INFORMATION   |
|                  | NAME OF COUNTY/PARISH: _____   |
|                  | COMMUNITY NO./PANEL NO. AND SUFFIX: _____  |
|                  | FIRM ZONE: _____<br>COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> 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?                              | <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR |
|   | <input type="checkbox"/> 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   |
|          | <input type="checkbox"/> SINGLE FAMILY                           |
|          | <input type="checkbox"/> 2-4 FAMILY                              |
|          | <input type="checkbox"/> OTHER RESIDENTIAL                       |
|          | <input type="checkbox"/> 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**

|   |                             |
|---|-----------------------------|
| <b>BUILDING PURPOSE</b>   |                             |
| <input type="checkbox"/> 100% RESIDENTIAL   |                             |
| <input type="checkbox"/> 100% NON-RESIDENTIAL                                       |                             |
| <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ % |                             |
| IS BUILDING A BUSINESS PROPERTY?  |                             |
| <input type="checkbox"/> YES  | <input type="checkbox"/> 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**

|  |  |
|--|--|
| <b>BASEMENT, ENCLOSURE, CRAWLSPACE</b>       |  |
| <input type="checkbox"/> NONE                | <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE   |
| <input type="checkbox"/> CRAWLSPACE          | <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE |
| <input type="checkbox"/> 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**

|  |   |                                    |
|--|---|------------------------------------|
| <b>NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ ENCLOSED AREA, IF ANY) OR BUILDING TYPE</b> |   |                                    |
| <input type="checkbox"/> 1   | <input type="checkbox"/> 2  | <input type="checkbox"/> 3 OR MORE |
| <input type="checkbox"/> SPLIT LEVEL   | <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) |                                    |
| <input type="checkbox"/> 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**

|                 |   |   |
|-----------------|---|---|
| <b>CONTENTS</b> | CONTENTS LOCATED IN*:<br><input type="checkbox"/> BASEMENT/ENCLOSURE<br><input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE<br><input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL<br><input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER<br><input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR | IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IF NO, DESCRIBE: _____<br>_____<br>_____<br>*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**

|                                 |  |  |
|---------------------------------|--|--|
| <b>CONSTRUCTION INFORMATION</b> | CONSTRUCTION DATE: ____/____/____<br>CHECK ONE OF THE FOLLOWING:<br><input type="checkbox"/> BUILDING PERMIT<br><input type="checkbox"/> CONSTRUCTION<br><input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT | <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT<br><input type="checkbox"/> 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**

|                       |   |
|-----------------------|---|
| <b>ELEVATION DATA</b> | IS BUILDING POST-FIRM CONSTRUCTION?<br><input type="checkbox"/> YES <input type="checkbox"/> NO<br>(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? <input type="checkbox"/> YES <input type="checkbox"/> NO  |                                    |
| IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> 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<br>(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? <input type="checkbox"/> YES <input type="checkbox"/> 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<br>(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:                  |  |   |
| <input type="checkbox"/> MANUAL | <input type="checkbox"/> SUBMIT FOR RATE | <input type="checkbox"/> 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:                       |                                      |
| <input type="checkbox"/> CHECK        | <input type="checkbox"/> CREDIT CARD |
| <input type="checkbox"/> 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 | <b>NOTICE:</b> 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 COMES 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:

|  |   |  |
|--|---|--|
| <input type="checkbox"/> Furnace   | <input type="checkbox"/> Heat pump      | <input type="checkbox"/> Air conditioner |
| <input type="checkbox"/> Water heater  | <input type="checkbox"/> Fuel tank      | <input type="checkbox"/> Cistern         |
| <input type="checkbox"/> Elevator equipment  | <input type="checkbox"/> Washer & dryer | <input type="checkbox"/> Food freezer    |
| <input type="checkbox"/> 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





## **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 #: \_\_\_\_\_

|                                   |   |                                 |   |
|-----------------------------------|---|---------------------------------|---|
| <b>BILLING</b>                    | FOR RENEWAL, BILL:<br><input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE<br><input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)<br><input type="checkbox"/> SECOND MORTGAGEE  | <b>POLICY PERIOD</b>            | POLICY PERIOD IS FROM ____/____/____ TO ____/____/____<br>12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.<br>WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY<br><input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD<br><input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY<br><input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD   |
|                                   | NAME AND MAILING ADDRESS OF AGENT/PRODUCER:<br><br>AGENCY NO.: _____ AGENT'S TAX ID: _____<br>PHONE NO.: _____ FAX NO.: _____<br>EMAIL ADDRESS: _____   |                                 | PROPERTY PURCHASED ON OR AFTER 07/06/2012: <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/____  |
| <b>AGENT/PRODUCER INFORMATION</b> | NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.<br>IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?<br><input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).<br><br>FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____ | <b>INSURED INFORMATION</b>      | NAME AND MAILING ADDRESS OF INSURED:<br><br>PHONE NO.: _____  |
|                                   |   |                                 | NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:<br><br>LOAN NO.: _____   |
| <b>PROPERTY LOCATION</b>          | IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA<br><input type="checkbox"/> OTHER (SPECIFY): _____<br>CASE FILE NO.: _____  | <b>2ND MORTGAGEE/OTHER</b>      | NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER<br>IF OTHER, SPECIFY: _____<br><br>LOAN NO.: _____  |
|                                   |   |                                 | NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER<br>IF OTHER, SPECIFY: _____<br><br>LOAN NO.: _____  |
| <b>DISASTER ASSISTANCE</b>        | RATING MAP INFORMATION<br>NAME OF COUNTY/PARISH: _____<br>COMMUNITY NO./PANEL NO. AND SUFFIX: _____<br>FIRM ZONE: _____<br>COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY   | <b>1ST MORTGAGEE</b>            | GRANDFATHERING INFORMATION<br>GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR<br><input type="checkbox"/> CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)<br>CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____<br>CURRENT FIRM ZONE: _____ CURRENT BFE: _____  |
|                                   |   |                                 | NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER<br>IF OTHER, SPECIFY: _____<br><br>LOAN NO.: _____  |
| <b>COMMUNITY</b>                  | BUILDING OCCUPANCY<br><input type="checkbox"/> SINGLE FAMILY<br><input type="checkbox"/> 2-4 FAMILY<br><input type="checkbox"/> OTHER RESIDENTIAL<br><input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)   | <b>2ND MORTGAGEE/OTHER</b>      | IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY  |
|                                   |   |                                 |   |
| <b>BUILDING</b>                   | BUILDING PURPOSE<br><input type="checkbox"/> 100% RESIDENTIAL<br><input type="checkbox"/> 100% NON-RESIDENTIAL<br><input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____%<br>IS BUILDING A BUSINESS PROPERTY?<br><input type="checkbox"/> YES <input type="checkbox"/> NO  | <b>CONSTRUCTION INFORMATION</b> | IS THE BUILDING A SEVERE REPETITIVE LOSS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)<br>IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION                                   |
|                                   |   |                                 |   |
| <b>CONTENTS</b>                   | CONTENTS LOCATED IN*:<br><input type="checkbox"/> BASEMENT/ENCLOSURE<br><input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE<br><input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL<br><input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER<br><input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR   | <b>CONSTRUCTION INFORMATION</b> | CONSTRUCTION DATE: ____/____/____<br>CHECK ONE OF THE FOLLOWING:<br><input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT<br><input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/<br><input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION;<br><input type="checkbox"/> TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION;<br>DATE OF PERMANENT PLACEMENT |
|                                   |   |                                 |   |
| <b>ELEVATION DATA</b>             | IS BUILDING POST-FIRM CONSTRUCTION?<br><input type="checkbox"/> YES <input type="checkbox"/> NO<br>(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.)   | <b>CONSTRUCTION INFORMATION</b> | IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)  |
|                                   |   |                                 |   |
| <b>COVERAGE AND RATING</b>        | ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____  | <b>CONSTRUCTION INFORMATION</b> | DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO   |
|                                   |   |                                 |   |
| <b>SIGNATURE</b>                  | SIGNATURE OF INSURANCE AGENT/PRODUCER: _____ DATE (MM/DD/YYYY) ____/____/____<br><br>SIGNATURE OF INSURED (OPTIONAL): _____ DATE (MM/DD/YYYY) ____/____/____  | <b>CONSTRUCTION INFORMATION</b> | ANNUAL SUBTOTAL \$ _____<br>ICC PREMIUM _____<br>SUBTOTAL _____<br>CRS PREMIUM DISCOUNT _____%<br>SUBTOTAL _____<br>RESERVE FUND _____%<br>SUBTOTAL _____<br>PROBATION SURCHARGE _____<br>FEDERAL POLICY FEE _____<br><b>TOTAL AMOUNT DUE \$ _____</b>  |
|                                   |   |                                 |   |

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**





*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.**



## RATING

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              |
| <b>CONTENTS COVERAGE</b> |                   |                        |                             |                        |
| Residential              | \$ 10,000         | \$ 25,000              | \$ 75,000                   | \$100,000              |
| Non-Residential          | \$100,000         | \$150,000              | \$350,000                   | \$500,000              |

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

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

**NOTE:** For 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<sup>1</sup>**

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<sup>2</sup>**

| OCCUPANCY         |   | SINGLE FAMILY |             | 2-4 FAMILY |             | OTHER RESIDENTIAL |             | NON-RESIDENTIAL |             |
|-------------------|---|---------------|-------------|------------|-------------|-------------------|-------------|-----------------|-------------|
|                   |   | Building      | Contents    | Building   | Contents    | Building          | Contents    | Building        | Contents    |
| BUILDING TYPE     | No Basement/Enclosure                             | .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 <sup>3</sup>                       | .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 <sup>4</sup>           | .91 / .77     | 1.15 / 1.38 |            |             |                   |             | .99 / 1.84      |             |
| CONTENTS LOCATION | Basement & Above <sup>5</sup>                     |               |             |            | 1.15 / 1.16 |                   | 1.15 / 1.16 |                 | 1.93 / 3.07 |
|                   | Enclosure & Above <sup>6</sup>                    |               |             |            | 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 <sup>4</sup>           |               |             |            |             |                   |             |                 | 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 <sup>3</sup>                       | 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 <sup>4</sup>           | 1.18 / 6.11   | 1.47 / 3.31 |             |             |                   |             | 1.31 / 12.49    |              |
| CONTENTS LOCATION | Basement & Above <sup>5</sup>                     |               |             |             | 1.47 / 2.81 |                   | 1.47 / 2.81 |                 | 2.55 / 7.76  |
|                   | Enclosure & Above <sup>6</sup>                    |               |             |             | 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 <sup>4</sup>           |               |             |             |             |                   |             |                 | 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 <sup>3</sup>                       | 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 <sup>4</sup>           | .99 / .48     | 1.51 / .47 |            |            |                   |            | 1.19 / .50      |            |
| CONTENTS LOCATION | Basement & Above <sup>5</sup>                     |               |            |            | 1.92 / .71 |                   | 1.92 / .71 |                 | 1.97 / .78 |
|                   | Enclosure & Above <sup>6</sup>                    |               |            |            | 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 <sup>4</sup>           |               |            |            |            |                   |            |                 | 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<sup>1</sup> (EXPIRES DECEMBER 31, 2013)**  
 NON-PRINCIPAL/NON-PRIMARY RESIDENCE<sup>2</sup> • 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<sup>3</sup>**

| OCCUPANCY         |   | SINGLE FAMILY |            | 2-4 FAMILY (CONDO UNIT) <sup>4</sup> |            | OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup> |            |
|-------------------|---|---------------|------------|--------------------------------------|------------|---|------------|
|                   |   | 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 <sup>5</sup>                       | .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 <sup>6</sup>           | .91/ .79      | 1.15/ 1.41 |                                      |            |   |            |
| CONTENTS LOCATION | Basement & Above <sup>7</sup>                     |               |            |                                      | 1.15/ 1.18 |   | 1.15/ 1.18 |
|                   | Enclosure & Above <sup>8</sup>                    |               |            |                                      | 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 <sup>6</sup>           |               |            |                                      |            |   |            |

**FIRM ZONES V, VE, V1-V30**

| OCCUPANCY         |   | SINGLE FAMILY |            | 2-4 FAMILY (CONDO UNIT) <sup>4</sup> |            | OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup> |            |
|-------------------|---|---------------|------------|--------------------------------------|------------|---|------------|
|                   |   | 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 <sup>5</sup>                       | 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 <sup>6</sup>           | 1.18/ 7.28    | 1.47/ 3.45 |                                      |            |   |            |
| CONTENTS LOCATION | Basement & Above <sup>7</sup>                     |               |            |                                      | 1.47/ 2.93 |   | 1.47/ 2.93 |
|                   | Enclosure & Above <sup>8</sup>                    |               |            |                                      | 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 <sup>6</sup>           |               |            |                                      |            |   |            |

**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 <sup>3</sup>                       | 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 <sup>4</sup>           | .99 / .48     | 1.51 / .47 |                        |            |                               |            |
| CONTENTS LOCATION | Basement & Above <sup>5</sup>                     |               |            |                        | 1.92 / .71 |                               | 1.92 / .71 |
|                   | Enclosure & Above <sup>6</sup>                    |               |            |                        | 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 <sup>4</sup>           |               |            |                        |            |                               |            |

- 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.
- 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.
- 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.
- Individually owned unit in the condominium form of ownership located within a multi-unit building.
- For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.

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**TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup> (EFFECTIVE JANUARY 1, 2014)**

NON-PRINCIPAL/NON-PRIMARY RESIDENCE<sup>2</sup> • 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<sup>3</sup>**

|                          | OCCUPANCY   | SINGLE FAMILY |            | 2-4 FAMILY (CONDO UNIT) <sup>4</sup> |            | OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup> |            |
|--------------------------|---|---------------|------------|--------------------------------------|------------|---|------------|
|                          |   | Building      | Contents   | Building                             | Contents   | Building                                    | Contents   |
| <b>BUILDING TYPE</b>     | 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 <sup>5</sup>                       | 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 <sup>6</sup>           | 1.14 / .99    | 1.44 /1.77 |                                      |            |   |            |
| <b>CONTENTS LOCATION</b> | Basement & Above <sup>7</sup>                     |               |            |                                      | 1.44 /1.48 |   | 1.44 /1.48 |
|                          | Enclosure & Above <sup>8</sup>                    |               |            |                                      | 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 <sup>6</sup>           |               |            |                                      |            |   |            |

**FIRM ZONES V, VE, V1-V30**

|                          | OCCUPANCY   | SINGLE FAMILY |            | 2-4 FAMILY (CONDO UNIT) <sup>4</sup> |            | OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup> |            |
|--------------------------|---|---------------|------------|--------------------------------------|------------|---|------------|
|                          |   | Building      | Contents   | Building                             | Contents   | Building                                    | Contents   |
| <b>BUILDING TYPE</b>     | 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 <sup>5</sup>                       | 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 <sup>6</sup>           | 1.48 /9.10    | 1.84 /4.32 |                                      |            |   |            |
| <b>CONTENTS LOCATION</b> | Basement & Above <sup>7</sup>                     |               |            |                                      | 1.84 /3.67 |   | 1.84 /3.67 |
|                          | Enclosure & Above <sup>8</sup>                    |               |            |                                      | 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 <sup>6</sup>           |               |            |                                      |            |   |            |

**FIRM ZONES A99, B, C, X**

|                          | OCCUPANCY   | SINGLE FAMILY |            | 2-4 FAMILY (UNIT ONLY) |            | OTHER RESIDENTIAL (UNIT ONLY) |            |
|--------------------------|---|---------------|------------|------------------------|------------|-------------------------------|------------|
|                          |   | Building      | Contents   | Building               | Contents   | Building                      | Contents   |
| <b>BUILDING TYPE</b>     | 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 <sup>3</sup>                       | 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 <sup>4</sup>           | .99 / .48     | 1.51 / .47 |                        |            |                               |            |
| <b>CONTENTS LOCATION</b> | Basement & Above <sup>5</sup>                     |               |            |                        | 1.92 / .71 |                               | 1.92 / .71 |
|                          | Enclosure & Above <sup>6</sup>                    |               |            |                        | 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 <sup>4</sup>           |               |            |                        |            |                               |            |

- 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.
- 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.
- 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.
- Individually owned unit in the condominium form of ownership located within a multi-unit building.
- For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>  
SEVERE REPETITIVE LOSS PROPERTIES<sup>2</sup>**

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<sup>3</sup>**

| OCCUPANCY                |   | SINGLE FAMILY |             | 2-4 FAMILY |             |
|--------------------------|---|---------------|-------------|------------|-------------|
|                          |   | Building      | Contents    | Building   | Contents    |
| <b>BUILDING TYPE</b>     | 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 <sup>4</sup>                       | .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 <sup>5</sup>           | .91 / .92     | 1.15 / 1.65 |            |             |
| <b>CONTENTS LOCATION</b> | Basement & Above <sup>6</sup>                     |               |             |            | 1.15 / 1.38 |
|                          | Enclosure & Above <sup>7</sup>                    |               |             |            | 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 <sup>5</sup>           |               |             |            |             |

**FIRM ZONES V, VE, V1-V30**

| OCCUPANCY                |   | SINGLE FAMILY |             | 2-4 FAMILY  |             |
|--------------------------|---|---------------|-------------|-------------|-------------|
|                          |   | Building      | Contents    | Building    | Contents    |
| <b>BUILDING TYPE</b>     | 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 <sup>4</sup>                       | 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 <sup>5</sup>           | 1.18 / 7.28   | 1.47 / 3.94 |             |             |
| <b>CONTENTS LOCATION</b> | Basement & Above <sup>6</sup>                     |               |             |             | 1.47 / 3.35 |
|                          | Enclosure & Above <sup>7</sup>                    |               |             |             | 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 <sup>5</sup>           |               |             |             |             |

**FIRM ZONES A99, B, C, X**

| OCCUPANCY                |   | SINGLE FAMILY |            | 2-4 FAMILY |            |
|--------------------------|---|---------------|------------|------------|------------|
|                          |   | Building      | Contents   | Building   | Contents   |
| <b>BUILDING TYPE</b>     | No Basement/Enclosure                             | .99 / .26     | 1.51 / .47 | .99 / .26  |            |
|                          | With Basement                                     | 1.11 / .38    | 1.70 / .55 | 1.11 / .38 |            |
|                          | With Enclosure <sup>4</sup>                       | 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 <sup>5</sup>           | .99 / .48     | 1.51 / .47 |            |            |
| <b>CONTENTS LOCATION</b> | Basement & Above <sup>6</sup>                     |               |            |            | 1.92 / .71 |
|                          | Enclosure & Above <sup>7</sup>                    |               |            |            | 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 <sup>5</sup>           |               |            |            |            |

- 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 <sup>1</sup>                       | 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 <sup>2</sup>           | .99 / .48     | 1.51 / .47 |            |            |                   |            | 1.19 / .50      |            |
| CONTENTS LOCATION | Basement & Above <sup>3</sup>                     |               |            |            | 1.92 / .71 |                   | 1.92 / .71 |                 | 1.97 / .78 |
|                   | Enclosure & Above <sup>4</sup>                    |               |            |            | 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 <sup>2</sup>           |               |            |            |            |                   |            |                 | 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 <sup>2</sup>           | 2.15 / .70    | 1.26 / .54 |            |            |                   |            | 2.21 / .86      |            |
| CONTENTS LOCATION | Basement & Above <sup>3</sup>                     |               |            |            | ***        |                   | ***        |                 | ***        |
|                   | Enclosure & Above <sup>4</sup>                    |               |            |            | ***        |                   | ***        |                 | ***        |
|                   | 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 <sup>2</sup>           |               |            |            |            |                   |            |                 | 1.28 / .40 |

**FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)<sup>5</sup>**

| OCCUPANCY  | BUILDING   |                     | CONTENTS    |                 |
|--|------------|---------------------|-------------|-----------------|
|  | 1-4 Family | Other Res & Non-Res | Residential | Non-Residential |
| With Certification of Compliance or Elevation Certificate <sup>6</sup>       | .28 / .08  | .23 / .08           | .38 / .13   | .23 / .13       |
| Without Certification of Compliance or Elevation Certificate <sup>7, 8</sup> | 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<sup>1</sup>**

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 <sup>2,3</sup> | 1 FLOOR<br>No Basement/Enclosure/<br>Crawlspace <sup>4,5</sup> |                                     | MORE THAN 1 FLOOR<br>No Basement/Enclosure/<br>Crawlspace <sup>4,5</sup> |                                     | MORE THAN 1 FLOOR<br>With Basement/Enclosure/<br>Crawlspace <sup>4,5</sup> |                                     | MANUFACTURED<br>(MOBILE) HOME <sup>6</sup> |                 |
|---|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--|-----------------|
|   | 1-4 Family   | Other Residential & Non-Residential | 1-4 Family   | Other Residential & Non-Residential | 1-4 Family   | Other Residential & Non-Residential | Single Family                              | Non-Residential |
| +4  | .24 / .08  | .20 / .08                           | .24 / .08  | .20 / .08                           | .24 / .08  | .20 / .08                           | .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 <sup>2,3</sup> | LOWEST FLOOR ONLY –<br>ABOVE GROUND LEVEL<br>No Basement/Enclosure/<br>Crawlspace <sup>4</sup> |                 | LOWEST FLOOR ABOVE GROUND<br>LEVEL & HIGHER FLOORS<br>No Basement/Enclosure/<br>Crawlspace <sup>4</sup> |                 | MORE THAN 1 FLOOR<br>With Basement/Enclosure/<br>Crawlspace <sup>4</sup> |                 | MANUFACTURED<br>(MOBILE) HOME <sup>6</sup> |                 |
|---|--|-----------------|---|-----------------|--|-----------------|--|-----------------|
|   | Residential  | Non-Residential | Residential   | Non-Residential | Residential  | Non-Residential | Single Family                              | Non-Residential |
| +4  | .38 / .12  | .22 / .12       | .38 / .12   | .22 / .12       | .38 / .12  | .22 / .12       | .38 / .12                                  | .22 / .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 <sup>2</sup> | 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<sup>1, 2</sup>**

| ELEVATION DIFFERENCE                  | BUILDING RATES |                                     | CONTENTS RATES           |                              | TYPE OF ELEVATION CERTIFICATE          |
|---------------------------------------|----------------|-------------------------------------|--------------------------|------------------------------|--|
|                                       | Occupancy      |                                     | Occupancy                |                              |  |
|                                       | 1-4 Family     | Other Residential & Non-Residential | Residential <sup>3</sup> | Non-Residential <sup>3</sup> |  |
| +5 or more                            | .46 / .08      | .40 / .12                           | .38 / .12                | .38 / .12                    | No Base Flood Elevation <sup>4</sup>   |
| +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 <sup>5</sup> |
| 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 <sup>6</sup> | 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<sup>1</sup>**

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<sup>2</sup>**

| ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE | 1 FLOOR<br>No Basement/Enclosure/<br>Crawlspace <sup>3,4</sup> |                                     | MORE THAN 1 FLOOR<br>No Basement/Enclosure/<br>Crawlspace <sup>3,4</sup> |                                     | MORE THAN 1 FLOOR<br>With Basement/Enclosure/<br>Crawlspace <sup>3,4</sup> |                                     | MANUFACTURED<br>(MOBILE) HOME <sup>5</sup> |                 |
|--|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--|-----------------|
|  | 1-4 Family   | Other Residential & Non-Residential | 1-4 Family   | Other Residential & Non-Residential | 1-4 Family   | Other Residential & Non-Residential | Single Family                              | Non-Residential |
| 0 <sup>6</sup>                                   | 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 <sup>7</sup>                                  | 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 –<br>ABOVE GROUND LEVEL<br>No Basement/Enclosure/<br>Crawlspace <sup>3</sup> |                 | LOWEST FLOOR ABOVE GROUND<br>LEVEL & HIGHER FLOORS<br>No Basement/Enclosure/<br>Crawlspace <sup>3</sup> |                 | MORE THAN 1 FLOOR<br>With Basement/Enclosure/<br>Crawlspace <sup>3</sup> |                 | MANUFACTURED<br>(MOBILE) HOME <sup>5</sup> |                 |
|--|--|-----------------|---|-----------------|--|-----------------|--|-----------------|
|  | Residential  | Non-Residential | Residential   | Non-Residential | Residential  | Non-Residential | Single Family                              | Non-Residential |
| 0 <sup>6</sup>                                   | 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 <sup>7</sup>                                  | 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 <sup>6</sup>                                   |   | .56 / .25  | .56 / .25         | .42 / .25       |
| -1 <sup>7</sup>                                  |   | .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<sup>1</sup>**

| ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>2</sup> | ELEVATED BUILDINGS FREE OF OBSTRUCTION <sup>3</sup> |                 |   |  |   |
|--|---|-----------------|---|--|---|
|  | CONTENTS  |                 | BUILDING  |  |   |
|  | Residential   | Non-Residential | Replacement Cost Ratio .75 or More <sup>4</sup> | Replacement Cost Ratio .50 to .74 <sup>4</sup> | Replacement Cost Ratio Under .50 <sup>4</sup> |
| +4 or more   | 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<sup>1,2</sup>**

| ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>3</sup> | ELEVATED BUILDINGS WITH OBSTRUCTION <sup>4</sup> |                 |   |  |   |
|--|--|-----------------|---|--|---|
|  | CONTENTS   |                 | BUILDING  |  |   |
|  | Residential                                      | Non-Residential | Replacement Cost Ratio .75 or More <sup>5</sup> | Replacement Cost Ratio .50 to .74 <sup>5</sup> | Replacement Cost Ratio Under .50 <sup>5</sup> |
| +4 or more   | .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 <sup>6</sup>  | 2.39   | 2.53            | 4.15  | 5.37   | 7.47  |
| -2 <sup>6</sup>  | 3.41   | 3.65            | 5.46  | 7.05   | 9.64  |
| -3 <sup>6</sup>  | 4.46   | 4.73            | 6.18  | 7.87   | 10.38   |
| -4 or below <sup>6</sup>   | ***  | ***             | ***   | ***  | ***   |

- 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<sup>1</sup>**

| OCCUPANCY         |   | SINGLE FAMILY |            | 2-4 FAMILY |            | OTHER RESIDENTIAL |            | NON-RESIDENTIAL |            |
|-------------------|---|---------------|------------|------------|------------|-------------------|------------|-----------------|------------|
|                   |   | Building      | Contents   | Building   | Contents   | Building          | Contents   | Building        | Contents   |
| BUILDING TYPE     | No Basement/Enclosure                             | .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 <sup>2</sup>           | .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 <sup>2</sup>           |               |            |            |            |                   |            |                 | 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 <sup>1</sup>           | .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 <sup>1</sup>           |               |            |            |            |                   |            |                 | 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<br>No Basement/Enclosure/<br>Crawlspace <sup>1</sup> |                                     | MORE THAN 1 FLOOR<br>No Basement/Enclosure/<br>Crawlspace <sup>1</sup> |                                     | MORE THAN 1 FLOOR<br>With Basement/Enclosure/<br>Crawlspace <sup>1</sup> |                                     | MANUFACTURED<br>(MOBILE) HOME <sup>2</sup> |                 |
|--|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--|-----------------|
|  | 1-4 Family   | Other Residential & Non-Residential | 1-4 Family   | Other Residential & Non-Residential | 1-4 Family   | Other Residential & Non-Residential | Single Family                              | Non-Residential |
| +4   | .24 / .08  | .20 / .08                           | .24 / .08  | .20 / .08                           | .24 / .08  | .20 / .08                           | .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 <sup>3</sup>                                  | SEE FOOTNOTE <sup>3</sup>                                    |                                     |  |                                     |  |                                     |  |                 |

**FIRM ZONES AR and AR Dual Zones – CONTENTS RATES**

| ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE | LOWEST FLOOR ONLY –<br>ABOVE GROUND LEVEL<br>No Basement/Enclosure/<br>Crawlspace <sup>1</sup> |                 | LOWEST FLOOR ABOVE GROUND<br>LEVEL & HIGHER FLOORS<br>No Basement/Enclosure/<br>Crawlspace <sup>1</sup> |                 | MORE THAN 1 FLOOR<br>With Basement/Enclosure/<br>Crawlspace <sup>1</sup> |                 | MANUFACTURED<br>(MOBILE) HOME <sup>2</sup> |                 |
|--|--|-----------------|---|-----------------|--|-----------------|--|-----------------|
|  | Residential  | Non-Residential | Residential   | Non-Residential | Residential  | Non-Residential | Single Family                              | Non-Residential |
| +4   | .38 / .12  | .22 / .12       | .38 / .12   | .22 / .12       | .38 / .12  | .22 / .12       | .38 / .12                                  | .22 / .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 <sup>3</sup>                                  | SEE FOOTNOTE <sup>3</sup>  |                 |   |                 |  |                 |  |                 |

**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 <sup>4</sup>                                  |   | .35 / .12  | .35 / .12         | .22 / .12       |
| -2 <sup>4</sup>                                  |   | .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<sup>1</sup>**  
**RATES PER \$100 OF COVERAGE**  
 (Basic/Additional)

**FIRM ZONES A, AE, A1-A30, A0, AH RATES**

| BUILDING TYPE  | BUILDING     |                   | CONTENTS     |                   |
|--|--------------|-------------------|--------------|-------------------|
|  | Basic Limits | Additional Limits | Basic Limits | Additional Limits |
| Non-Elevated, No Basement  |              |                   |              |                   |
| 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 <sup>2</sup> |              |                   |              |                   |
|  | 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     |                   |
|--|--------------|-------------------|--------------|-------------------|
|  | Basic Limits | Additional Limits | Basic Limits | Additional Limits |
| Non-Elevated, No Basement  |              |                   |              |                   |
| 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 <sup>2</sup> |              |                   |              |                   |
|  | 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 <sup>1</sup> | PROBATION SURCHARGE |
|---------------------------------|---------------------|
| \$44                            | \$50                |

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

**TABLE 7B. RESERVE FUND ASSESSMENT<sup>1</sup>**

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

**Single-Family and 2-4 Family Building and Contents Policies<sup>4</sup>**

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

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

| BUILDING | POST-FIRM<br>\$1,000 Ded. | PRE-FIRM<br>\$2,000 Ded. | CONTENTS <sup>5</sup> | POST-FIRM<br>\$1,000 Ded. | PRE-FIRM<br>\$2,000 Ded. |
|----------|---------------------------|--------------------------|-----------------------|---------------------------|--------------------------|
| \$1,000  | 1.000                     | 1.075                    | \$1,000               | 1.000                     | 1.100                    |
| \$2,000  | .935                      | 1.000                    | \$2,000               | .900                      | 1.000                    |
| \$3,000  | .885                      | .945                     | \$3,000               | .825                      | .915                     |
| \$4,000  | .835                      | .890                     | \$4,000               | .750                      | .830                     |
| \$5,000  | .785                      | .840                     | \$5,000               | .675                      | .750                     |

**Other Residential and Non-Residential Policies<sup>6</sup>**

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

1 Deductible factors for the RCBAAP 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

|  | ZONE                  | RESIDENTIAL                  |                     | NON-RESIDENTIAL              |                     |
|--|-----------------------|------------------------------|---------------------|------------------------------|---------------------|
|  |                       | Building Amount of Insurance |                     | Building Amount of Insurance |                     |
|  |                       | \$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'.

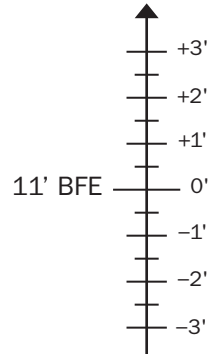
*Rounding Rule Example:*

**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.

- 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:*

- Lowest Floor Elevation (+10') – BFE (+6') = Elevation Difference of (+4').
- Lowest Floor Elevation (+8.3') – BFE (+6.0') = Elevation Difference of (+2.3'); therefore, (+2.3') is rounded down to (+2.0').
- Lowest Floor Elevation (+12.4') – BFE (+8.8') = Elevation Difference of (+3.6'); therefore, (+3.6') is rounded up to (+4.0').
- Lowest Floor Elevation (+9.5') – BFE (+12.0') = Elevation Difference of (-2.5'); therefore, (-2.5') is rounded up to (-2').

- Zone AH

Lowest Floor Elevation – Base Flood Elevation (BFE) = Elevation Difference

*Examples:*

- Lowest Floor Elevation (+4') – BFE (+2') = (+2'); use With Certification of Compliance rates.
- Lowest Floor Elevation (+6') – BFE (+8') = (-2'); use Without Certification of Compliance rates.
- 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 rereated.

**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 "crawl space" (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 crawl space that is not subgrade must be described as an elevated building.

If a crawl space is below grade on all sides, and the elevation of the crawl space floor is below the BFE, the crawl space must be rated according to the guidelines found in the Lowest Floor Guide section. A crawl space with its interior floor below grade on all sides is considered a basement; therefore, the SFIP basement coverage limitations apply to such crawl spaces. For the purpose of completing the Flood Insurance Application, the building must be described as a non-elevated building with subgrade crawl space.

## XV. CONTENTS LOCATION

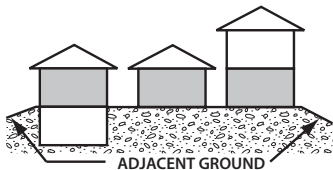
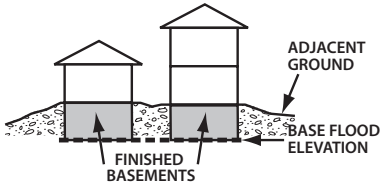
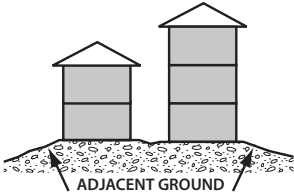
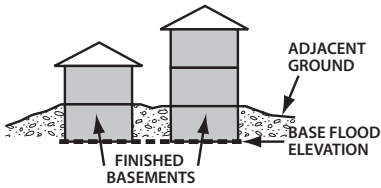
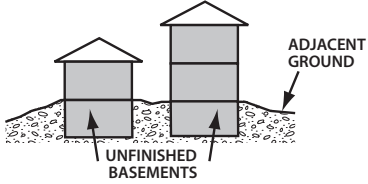
### A. Single-Family Dwellings

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<br>(including basement, if any)  | Basement  | Contents |
|    | <ul style="list-style-type: none"> <li>• 1 Floor</li> <li>or</li> <li>• 2 Floors</li> </ul>          | <ul style="list-style-type: none"> <li>• None</li> <li>or</li> <li>• Finished</li> <li>or</li> <li>• Unfinished</li> </ul> | <ul style="list-style-type: none"> <li>• Lowest Floor Only Above Ground Level</li> </ul>              |          |
|   | <ul style="list-style-type: none"> <li>• 2 Floors</li> <li>or</li> <li>• 3 or More Floors</li> </ul> | <ul style="list-style-type: none"> <li>• Finished</li> </ul>   | <ul style="list-style-type: none"> <li>• Basement Only</li> </ul>                                     |          |
| LIMITED COVERAGE IN BASEMENT  |  |  |   |          |
|  | <ul style="list-style-type: none"> <li>• 2 Floors</li> <li>or</li> <li>• 3 or More Floors</li> </ul> | <ul style="list-style-type: none"> <li>• None</li> </ul>   | <ul style="list-style-type: none"> <li>• Lowest Floor Above Ground Level and Higher Floors</li> </ul> |          |
|  | <ul style="list-style-type: none"> <li>• 2 Floors</li> <li>or</li> <li>• 3 or More Floors</li> </ul> | <ul style="list-style-type: none"> <li>• Finished</li> </ul>   | <ul style="list-style-type: none"> <li>• Basement and Above</li> </ul>                                |          |
| LIMITED COVERAGE IN BASEMENT  |  |  |   |          |
|  | <ul style="list-style-type: none"> <li>• 2 Floors</li> <li>or</li> <li>• 3 or More Floors</li> </ul> | <ul style="list-style-type: none"> <li>• Unfinished</li> </ul>   | <ul style="list-style-type: none"> <li>• Basement and Above</li> </ul>                                |          |
| LIMITED COVERAGE IN BASEMENT  |  |  |   |          |

**NON-ELEVATED BUILDINGS continued** (contents in shaded areas)

**ON APPLICATION FORM**

**Building Type  
(including basement, if any)**

**Basement**

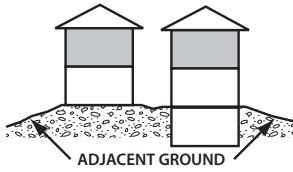
**Contents**



- 3 or More Floors

- Finished  
or
- Unfinished

- Lowest Floor  
Above Ground  
Level and  
Higher Floors



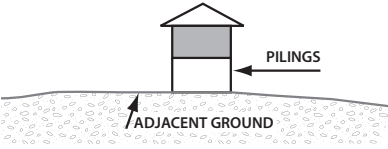
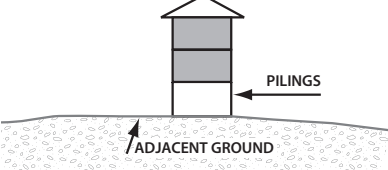
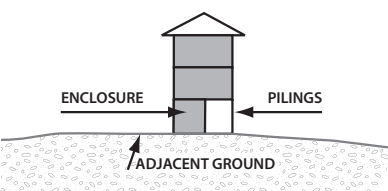
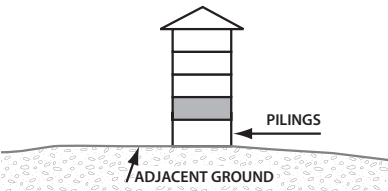
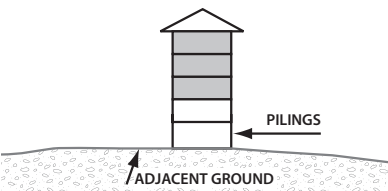
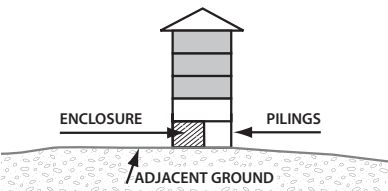
- 2 Floors  
or
- 3 or More Floors

- None  
or
- Finished  
or
- Unfinished

- Above Ground  
Level More Than  
1 Full Floor

**2. ELEVATED BUILDINGS** (contents in shaded areas)

**ON APPLICATION FORM**

|   | <b>Building Type</b><br>(including enclosure, if any)                | <b>Enclosure</b>   | <b>Contents</b>  |
|---|--|--|--|
|  <p>Elevated building free of obstruction</p>                        | <ul style="list-style-type: none"> <li>• 1 floor</li> </ul>          | <ul style="list-style-type: none"> <li>• None</li> </ul>       | <ul style="list-style-type: none"> <li>• Lowest Floor Only Above Ground Level</li> </ul>             |
|  <p>Elevated building free of obstruction</p>                        | <ul style="list-style-type: none"> <li>• 2 floors</li> </ul>         | <ul style="list-style-type: none"> <li>• None</li> </ul>       | <ul style="list-style-type: none"> <li>• Lowest Floor Above Ground Level And Higher Floor</li> </ul> |
|  <p>Elevated building with enclosure below lowest elevated floor</p> | <ul style="list-style-type: none"> <li>• 3 or more floors</li> </ul> | <ul style="list-style-type: none"> <li>• Unfinished</li> </ul> | <ul style="list-style-type: none"> <li>• Basement/ Enclosure and Above</li> </ul>                    |
| MAY HAVE LIMITED COVERAGE IN ENCLOSED AREA  |  |  |  |
|  <p>Elevated building, multiple occupancy, no enclosure</p>        | <ul style="list-style-type: none"> <li>• 3 or more floors</li> </ul> | <ul style="list-style-type: none"> <li>• None</li> </ul>       | <ul style="list-style-type: none"> <li>• Lowest Floor Only Above Ground Level</li> </ul>             |
|  <p>Elevated building, multiple occupancy, no enclosure</p>        | <ul style="list-style-type: none"> <li>• 3 or more floors</li> </ul> | <ul style="list-style-type: none"> <li>• None</li> </ul>       | <ul style="list-style-type: none"> <li>• Above Ground Level More Than 1 Full Floor</li> </ul>        |
|  <p>Elevated building, multiple occupancy, with enclosure</p>      | <ul style="list-style-type: none"> <li>• 3 or more floors</li> </ul> | <ul style="list-style-type: none"> <li>• Unfinished</li> </ul> | <ul style="list-style-type: none"> <li>• Above Ground Level More Than 1 Full Floor</li> </ul>        |

**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**

| <b>BUILDING POINT TOTAL<sup>1</sup></b> | <b>NO OBSTRUCTION RATES</b>               |  |   | <b>WITH OBSTRUCTION RATES</b>             |  |   |
|---|---|--|---|---|--|---|
|   | <b>Replacement Cost Ratio .75 or More</b> | <b>Replacement Cost Ratio .50 to .74</b> | <b>Replacement Cost Ratio Under .50</b> | <b>Replacement Cost Ratio .75 or More</b> | <b>Replacement Cost Ratio .50 to .74</b> | <b>Replacement Cost Ratio Under .50</b> |
| 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**

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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).

## 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

|  |  |   |                        |  |
|--|--|---|------------------------|--|
| POST-CONSTRUCTION PROPERTY ADDRESS (ADDRESS OF BUILDING BEING RATED, IF KNOWN)     |  |   | FLOOD PROGRAM USE ONLY |  |
| CITY STATE ZIP CODE  |  |   | V.R.N. NO.             |  |
| PROPERTY DESCRIPTION (LOT NO., BLOCK NO., TAX PARCEL NO., LEGAL DESCRIPTION, ETC.) |  |   | DATE REC.              | INIT.  |
| BUILDING USE (E.G., RESIDENTIAL, NON-RESIDENTIAL, ADDITION, ACCESSORY, ETC.)       |  |   |                        |  |
| LATITUDE/LONGITUDE (OPTIONAL)<br>( ## ° - ## ' - ##.### " or ##.##### " )          |  | HORIZONTAL DATUM<br><input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983 |                        | SOURCE: <input type="checkbox"/> GPS (TYPE)<br><input type="checkbox"/> USGS Quad Map <input type="checkbox"/> OTHER |
| ESTIMATED COST OF CONSTRUCTION (EXCLUDING COST OF LAND)                            |  |   |                        |  |
| <b>Owner</b>   |  |   |                        |  |
| 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  $\geq 25\%$  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.

Page 1 of 5 Pages



**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.

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. POST-CONSTRUCTION
  - 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" x 10" or 8" tip round ..... 75 pts.
    - (2) Wood piles smaller than dimensions in (1) but no smaller than 8" x 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" x 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.



File or Identification Number \_\_\_\_\_

**V-ZONE RISK FACTOR RATING FORM**

- 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.

POST-CONSTRUCTION

**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.  $\leq$  +/- 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.  $\geq$  8 feet o.c. .... 20 pts.
- 3. Breakaway walls (non-loadbearing) are used below the BFE
  - a. Length of breakaway walls  $\leq$  20 feet ..... -10 pts.
  - b. Length of breakaway walls  $>$  20 feet but  $\leq$  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  $\geq$  20 feet but  $<$  50 feet ..... -100 pts.
  - c. Length of finished breakaway wall  $\geq$  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):

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Air conditioner/heat pump | <input type="checkbox"/> Furnace                    | <input type="checkbox"/> Air handler        |
| <input type="checkbox"/> Ductwork                  | <input type="checkbox"/> Electric panel, fuse box   | <input type="checkbox"/> Elevator equipment |
| <input type="checkbox"/> Water heater              | <input type="checkbox"/> Water softener/conditioner | <input type="checkbox"/> Pump               |
| <input type="checkbox"/> Clothes washer/dryer      | <input type="checkbox"/> 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):

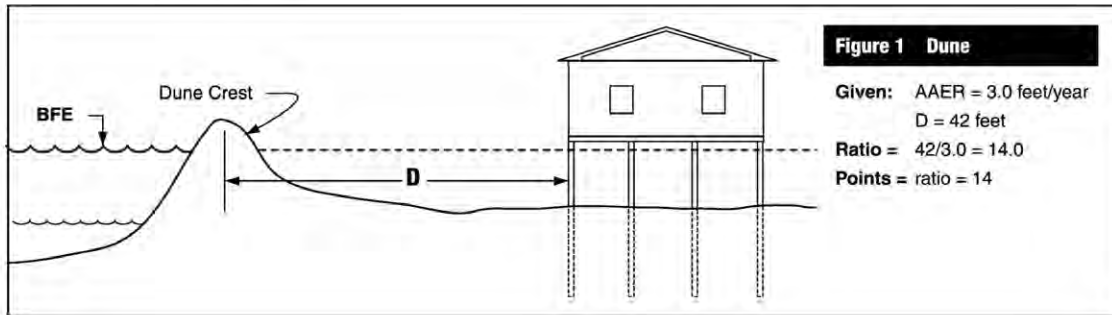
- The Elevation Certificate can be downloaded from FEMA's site on the World Wide Web at <http://www.fema.gov/business/nfip/elvinst.shtm>. The certificate is also available from the FEMA Distribution Center at 1-800-480-2520 (ask for FEMA Form 81-31).
- The Flood Insurance Manual is available from the FEMA web site at <http://www.fema.gov/business/nfip/manual.shtm>.

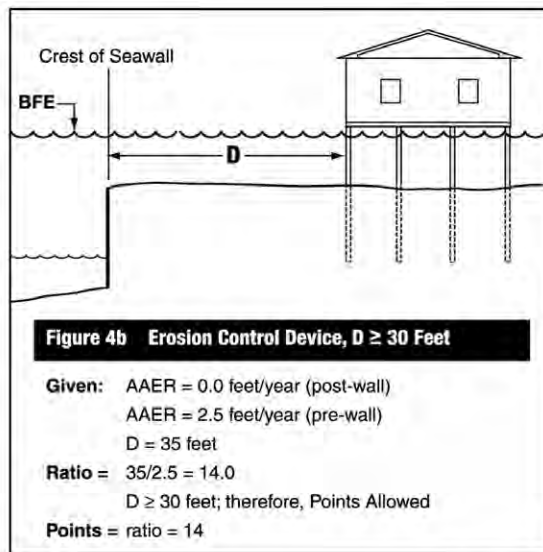
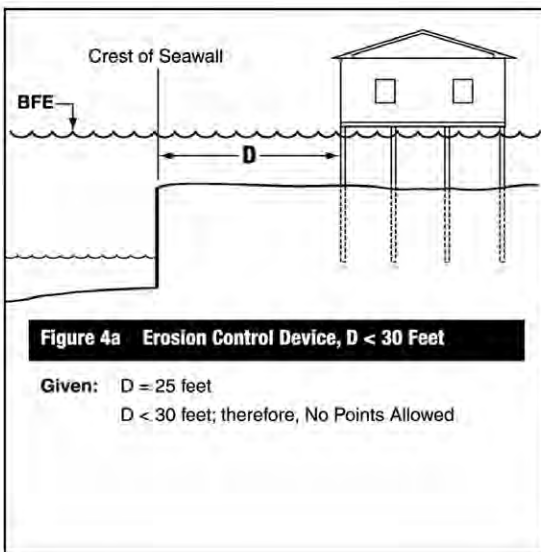
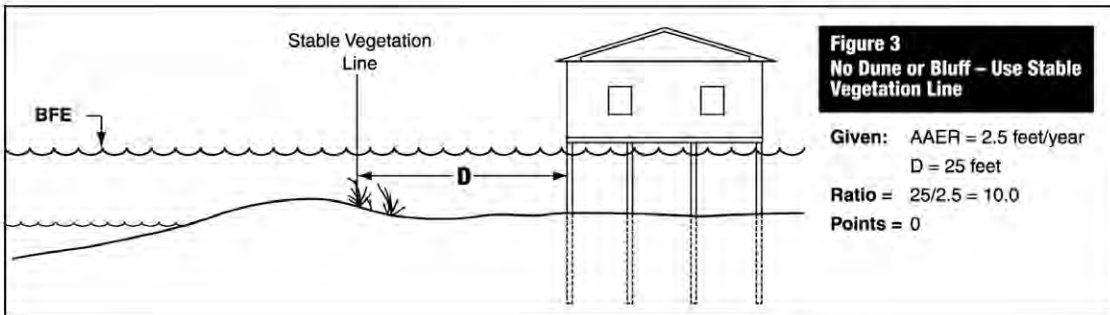
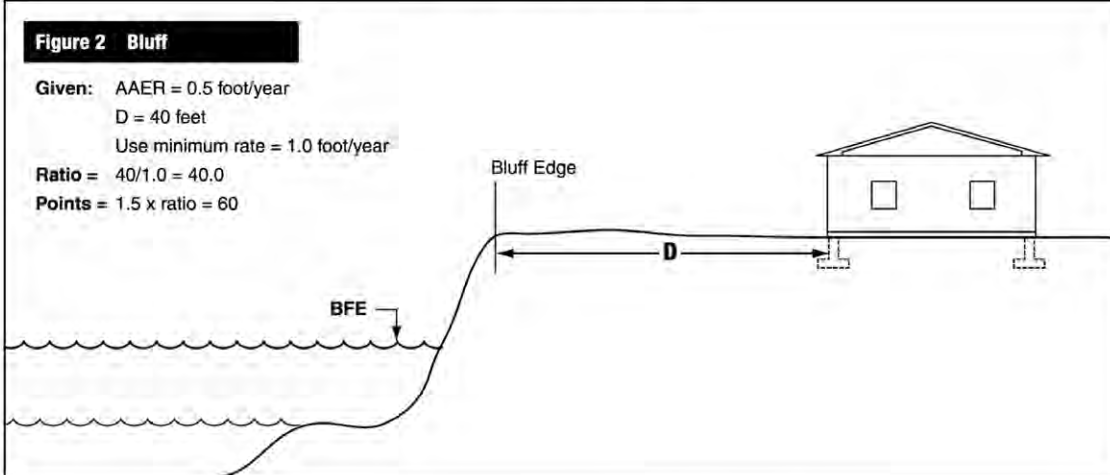
**II.A. Distance from shoreline.** Siting structures away from the shoreline is recognized as one of the most important ways of preventing building damage. This form provides credit for siting buildings landward of dunes, bluffs, and erosion control devices (item II.A.1), and landward of shorelines that 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.



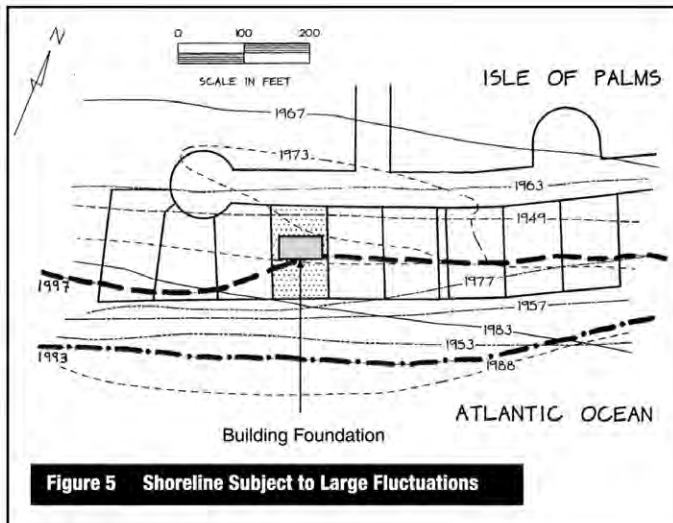


V-Zone Risk Factor Rating Form

**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.

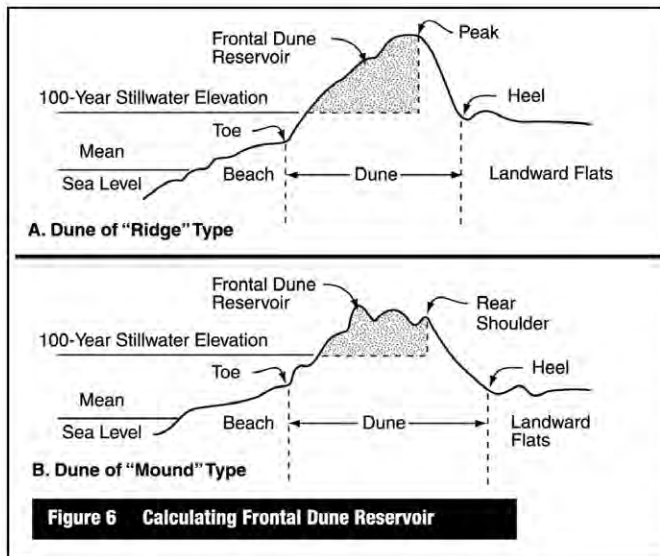
This item requires the engineer or architect to (1) obtain historical shoreline (vegetation line) positions at the site, (2) locate the seaward side of the building foundation, and (3) determine how long it has been since the vegetation line was landward of the seaward side of the building foundation. 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.

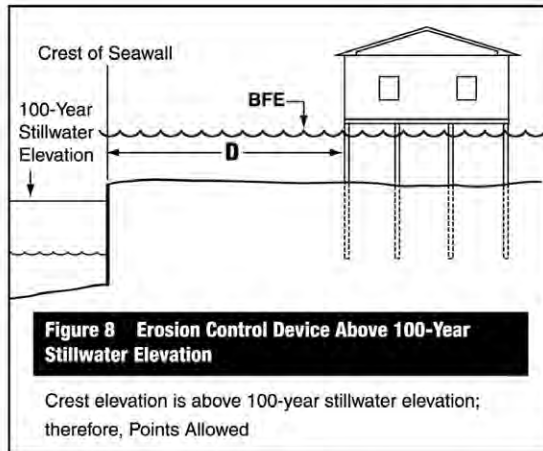
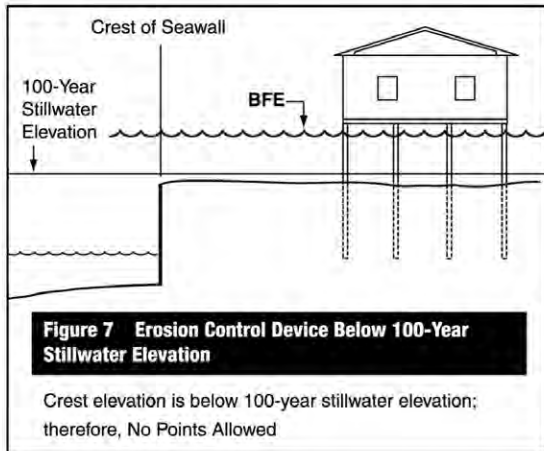
**II.B.1.** The dune reservoir is the cross-section (in square feet) above the 100-year stillwater elevation (obtained from the Flood Insurance Study [FIS] report) and seaward of the dune crest or shoulder (see Figure 6).

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.



V-Zone Risk Factor Rating Form

**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*.



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**

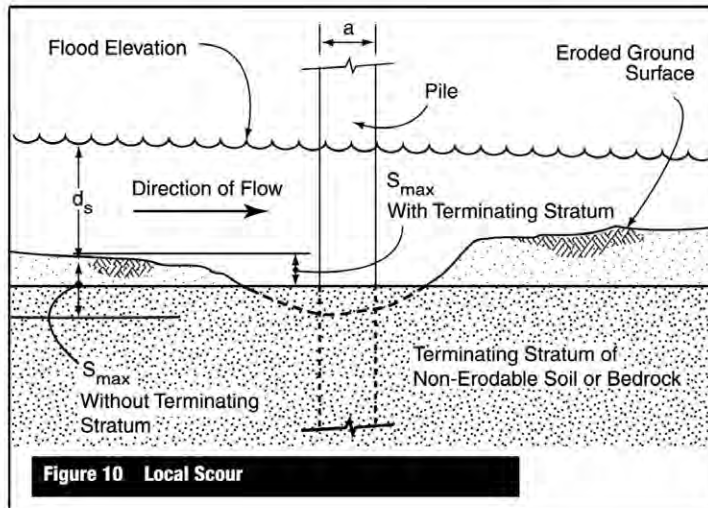
- Beginning with the most landward expected shoreline location:
  - calculate an eroded dune profile using a storm erosion model, or
  - calculate a stable bluff profile using available guidance and data

**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**

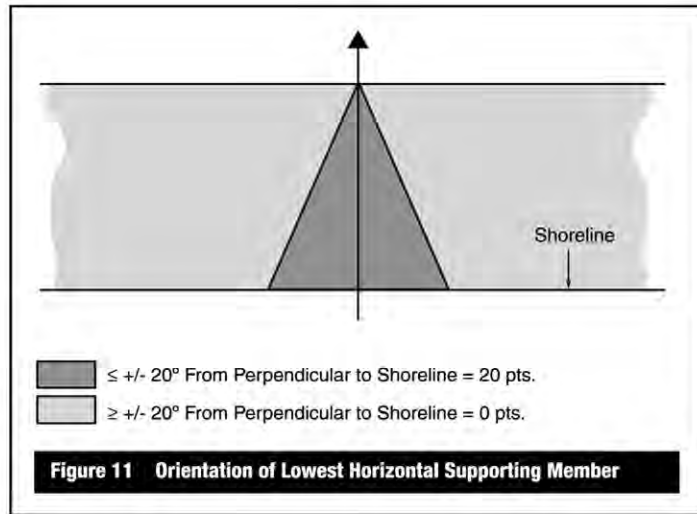


V-Zone Risk Factor Rating Form

**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.



**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.

**XIX. RATING EXAMPLES**

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**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:<br>(INCLUDING FOUNDATION): \$  |                           |                     |      | DEDUCTIBLE: BUILDING \$ 2,000                      CONTENTS \$ 2,000  |   |      |                |  |               |              |
|---|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|--------------|
|   |                           |                     |      | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |   |      |                |  |               |              |
| INSURANCE COVERAGE  | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br><br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |              |
|   |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |              |
| BUILDING  | \$35,000                  | \$35,000            | .91  | \$319   |   |      |                | \$0  | \$319         |              |
| CONTENTS  | \$10,000                  | \$10,000            | 1.15 | \$115   |   |      |                | \$0  | \$115         |              |
| RATE CATEGORY:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING  |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |   |      |                | ANNUAL SUBTOTAL                                  |               | \$434        |
|   |                           |                     |      |   |   |      |                | ICC PREMIUM                                      |               | \$0          |
|   |                           |                     |      |   |   |      |                | SUBTOTAL   |               | \$434        |
| <b>NOTICE:</b> 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. |                           |                     |      |   |   |      |                | CRS PREMIUM DISCOUNT ____ %                      |               | \$0          |
| 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.    |                           |                     |      |   |   |      |                | SUBTOTAL   |               | \$434        |
|   |                           |                     |      |   |   |      |                | RESERVE FUND ____ %                              |               | \$22         |
|   |                           |                     |      |   |   |      |                | SUBTOTAL   |               | \$456        |
|   |                           |                     |      |   |   |      |                | PROBATION SURCHARGE                              |               | \$0          |
|   |                           |                     |      |   |   |      |                | FEDERAL POLICY FEE                               |               | \$44         |
|   |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                          |               | <b>\$500</b> |

|                                       |  |
|---------------------------------------|--|
| SIGNATURE OF INSURANCE AGENT/PRODUCER | _____/_____/_____<br>DATE (MM/DD/YYYY) |
| SIGNATURE OF INSURED (OPTIONAL)       | _____/_____/_____<br>DATE (MM/DD/YYYY) |

**Premium Calculation:**

1. Multiply Rate x \$100 of Coverage:      Building: \$319 / Contents: \$115
2. Apply Deductible Factor:                  Building: 1.000 x \$319 = \$319 / Contents: 1.000 x \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      |                | DEDUCTIBLE: BUILDING \$ 2,000                      CONTENTS \$ 1,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |      |                |  |                |
|--|---------------------------|---------------------|------|----------------|---|------|----------------|--|----------------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |                | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY)   |      |                | DEDUCTIBLE<br><br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM  |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM | AMOUNT OF INSURANCE   | RATE | ANNUAL PREMIUM |  |                |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      |                | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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           |
|  |                           |                     |      |                |   |      |                | <b>TOTAL AMOUNT DUE</b>                          | <b>\$1,417</b> |

**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: \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 1,000   |   | CONTENTS \$ 1,000 |                |  |               |         |  |         |
|--|---------------------------|---------------------|------|---|---|-------------------|----------------|--|---------------|---------|--|---------|
|  |                           |                     |      | DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO   |   |                   |                |  |               |         |  |         |
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |                   |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |         |  |         |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE              | ANNUAL PREMIUM |  |               |         |  |         |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |   |                   |                | ANNUAL SUBTOTAL                              |               | \$2,845 |  |         |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |      |   |   |                   |                | 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   |               |         |  |         |
|  |                           |                     |      | <b>TOTAL AMOUNT DUE</b>   |   |                   |                | <b>\$3,105</b>                               |               |         |  |         |
| 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: \$1,815 / 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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 3,000                      CONTENTS \$ 2,000  |   |      |                |                             |               |                |
|--|---------------------------|---------------------|------|---|---|------|----------------|-----------------------------|---------------|----------------|
|  |                           |                     |      | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |   |      |                |                             |               |                |
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE                  | TOTAL PREMIUM |                |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |                             |               |                |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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           |
|  |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>     |               | <b>\$2,812</b> |

**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: \$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:<br>(INCLUDING FOUNDATION): \$  |                           |                     |      | DEDUCTIBLE: BUILDING \$ 5,000                      CONTENTS \$ 5,000  |   |      |                |  |               |                |
|---|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|----------------|
|   |                           |                     |      | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |   |      |                |  |               |                |
| INSURANCE COVERAGE  | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |                |
|   |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |                |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING  |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |   |      |                | ANNUAL SUBTOTAL                              |               | \$1,211        |
|   |                           |                     |      |   |   |      |                | ICC PREMIUM                                  |               | \$4            |
|   |                           |                     |      |   |   |      |                | SUBTOTAL                                     |               | \$1,215        |
| <b>NOTICE:</b> 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. |                           |                     |      |   |   |      |                | CRS PREMIUM DISCOUNT ____ %                  |               | -\$304         |
| 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.    |                           |                     |      |   |   |      |                | SUBTOTAL                                     |               | \$911          |
|   |                           |                     |      |   |   |      |                | RESERVE FUND ____ %                          |               | \$46           |
|   |                           |                     |      |   |   |      |                | SUBTOTAL                                     |               | \$957          |
|   |                           |                     |      |   |   |      |                | PROBATION SURCHARGE                          |               | \$0            |
|   |                           |                     |      |   |   |      |                | FEDERAL POLICY FEE                           |               | \$44           |
|   |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                      |               | <b>\$1,001</b> |

**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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |                         |                | DEDUCTIBLE: BUILDING \$ 1,000                      CONTENTS \$ 1,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |      |                |  |               |         |  |
|--|---------------------------|---------------------|-------------------------|----------------|---|------|----------------|--|---------------|---------|--|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |                         |                | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY)   |      |                | DEDUCTIBLE<br><br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |         |  |
|  |                           | AMOUNT OF INSURANCE | RATE                    | ANNUAL PREMIUM | AMOUNT OF INSURANCE   | RATE | ANNUAL PREMIUM |  |               |         |  |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |                         |                | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____                                 |      |                | ANNUAL SUBTOTAL                                  |               | \$3,944 |  |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |                         |                |   |      |                | 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    |  |
|  |                           |                     | <b>TOTAL AMOUNT DUE</b> |                | <b>\$3,800</b>  |      |                |  |               |         |  |
| 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: \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 3,000                      CONTENTS \$ 3,000  |   | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |                |  |               |          |
|--|---------------------------|---------------------|------|---|---|---|----------------|--|---------------|----------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |   |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |          |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE  | ANNUAL PREMIUM |  |               |          |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |   |   |                | ANNUAL SUBTOTAL                              |               | \$10,851 |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |      |   |   |   |                | ICCPREMIUM                                   |               | \$13     |
|  |                           |                     |      |   |   |   |                | SUBTOTAL                                     |               | \$10,864 |
|  |                           |                     |      |   |   |   |                | CRS PREMIUM DISCOUNT ____ %                  |               | -\$543   |
|  |                           |                     |      |   |   |   |                | SUBTOTAL                                     |               | \$10,321 |
|  |                           |                     |      |   |   |   |                | RESERVE FUND ____ %                          |               | \$516    |
|  |                           |                     |      |   |   |   |                | SUBTOTAL                                     |               | \$10,837 |
|  |                           |                     |      |   |   |   |                | PROBATION SURCHARGE                          |               | \$0      |
| FEDERAL POLICY FEE   |                           | \$44                |      |   |   |   |                |  |               |          |
| <b>TOTAL AMOUNT DUE</b>  |                           | <b>\$10,881</b>     |      |   |   |   |                |  |               |          |
| 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: \$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:<br>(INCLUDING FOUNDATION): \$  |                           |                     |      | DEDUCTIBLE: BUILDING \$   |   | CONTENTS \$ 1,000 |                |                             |               |
|---|---------------------------|---------------------|------|---|---|-------------------|----------------|-----------------------------|---------------|
|   |                           |                     |      | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |   |                   |                |                             |               |
| INSURANCE COVERAGE  | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |                   |                | DEDUCTIBLE                  | TOTAL PREMIUM |
|   |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE              | ANNUAL PREMIUM |                             |               |
| BUILDING  |                           |                     |      |   |   |                   |                |                             |               |
| CONTENTS  | \$100,000                 | \$25,000            | .35  | \$88  | \$75,000                                    | .12               | \$90           | \$0                         | \$178         |
| RATE CATEGORY:  |                           |                     |      | PAYMENT METHOD:   |   |                   |                | ANNUAL SUBTOTAL             |               |
| <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING  |                           |                     |      | <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD                     |   |                   |                | ICC PREMIUM                 |               |
|   |                           |                     |      | <input type="checkbox"/> OTHER: _____   |   |                   |                | SUBTOTAL                    |               |
| <b>NOTICE:</b> 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. |                           |                     |      |   |   |                   |                | CRS PREMIUM DISCOUNT ____ % |               |
| 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.    |                           |                     |      |   |   |                   |                | SUBTOTAL                    |               |
|   |                           |                     |      |   |   |                   |                | RESERVE FUND ____ %         |               |
|   |                           |                     |      |   |   |                   |                | SUBTOTAL                    |               |
| SIGNATURE OF INSURANCE AGENT/PRODUCER _____   |                           |                     |      |   |   |                   |                | PROBATION SURCHARGE         |               |
|   |                           |                     |      |   |   |                   |                | FEDERAL POLICY FEE          |               |
| SIGNATURE OF INSURED (OPTIONAL) _____   |                           |                     |      |   |   |                   |                | <b>TOTAL AMOUNT DUE</b>     |               |
|   |                           |                     |      |   |   |                   |                | <b>\$231</b>                |               |

**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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 5,000                      CONTENTS \$ 5,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |   |      |                |  |               |                |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|----------------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |                |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |                |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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           |
|  |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                      |               | <b>\$4,161</b> |

**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 x \$100 of Coverage:                      Building: \$3,090 / Contents: \$2,780
2. Apply Deductible Factor:                                      Building: .890 x \$3,090 = \$2,750 / Contents: .890 x \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 1,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO        |   |      |                | CONTENTS \$ 1,000                            |               |              |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|--------------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |              |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |              |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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         |
|  |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                      |               | <b>\$587</b> |

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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: \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 3,000                      CONTENTS \$ 2,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |   |      |                |  |               |                |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|----------------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |                |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |                |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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           |
|  |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                      |               | <b>\$1,349</b> |

**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 x \$100 of Coverage: Building: \$1,171 / Contents: \$245
2. Apply Deductible Factor: Building: .875 x \$1,171 = \$1,025 / Contents: .875 x \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 1,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO        |   |      |                | CONTENTS \$ 1,000                            |               |       |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|-------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |       |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |       |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |   |      |                | ANNUAL SUBTOTAL                              |               | \$395 |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |      |   |   |      |                | ICC PREMIUM                                  |               | \$5   |
|  |                           |                     |      |   |   |      |                | SUBTOTAL                                     |               | \$400 |
|  |                           |                     |      |   |   |      |                | CRS PREMIUM DISCOUNT ____ %                  |               | \$0   |
|  |                           |                     |      |   |   |      |                | SUBTOTAL                                     |               | \$400 |
|  |                           |                     |      |   |   |      |                | RESERVE FUND ____ %                          |               | \$20  |
|  |                           |                     |      |   |   |      |                | SUBTOTAL                                     |               | \$420 |
|  |                           |                     |      |   |   |      |                | PROBATION SURCHARGE                          |               | \$0   |
| FEDERAL POLICY FEE   |                           | \$44                |      |   |   |      |                |  |               |       |
| <b>TOTAL AMOUNT DUE</b>  |                           | <b>\$464</b>        |      |   |   |      |                |  |               |       |

\_\_\_\_\_  
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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 1,000                      CONTENTS \$ 1,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |   |      |                |  |               |              |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|--------------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |              |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |              |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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         |
|  |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                      |               | <b>\$550</b> |

**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 x \$100 of Coverage: Building: \$328 / Contents: \$149
2. Apply Deductible Factor: Building: 1.000 x \$328 = \$328 / Contents: 1.000 x \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 1,000   |   |      |                | CONTENTS \$ 1,000                            |               |              |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|--------------|
|  |                           |                     |      | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |   |      |                |  |               |              |
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |              |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |              |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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         |
|  |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                      |               | <b>\$546</b> |

**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 x \$100 of Coverage:      Building: \$336 / Contents: \$137
2. Apply Deductible Factor:                      Building: 1.000 x \$336 = \$336 / Contents: 1.000 x \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      |                | DEDUCTIBLE: BUILDING \$ 1,000   |                         |                | CONTENTS \$ 1,000                            |               |       |                             |  |       |
|--|---------------------------|---------------------|------|----------------|---|-------------------------|----------------|--|---------------|-------|-----------------------------|--|-------|
|  |                           |                     |      |                | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |                         |                |  |               |       |                             |  |       |
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |                | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY)   |                         |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |       |                             |  |       |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM | AMOUNT OF INSURANCE   | RATE                    | ANNUAL PREMIUM |  |               |       |                             |  |       |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |      |                | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |                         |                | ANNUAL SUBTOTAL                              |               | \$548 |                             |  |       |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |      |                |   |                         |                | ICC PREMIUM                                  |               | \$5   |                             |  |       |
|  |                           |                     |      |                |   |                         |                |  |               |       | SUBTOTAL                    |  | \$553 |
|  |                           |                     |      |                |   |                         |                |  |               |       | CRS PREMIUM DISCOUNT ____ % |  | -\$55 |
|  |                           |                     |      |                |   |                         |                |  |               |       | SUBTOTAL                    |  | \$498 |
|  |                           |                     |      |                |   |                         |                |  |               |       | RESERVE FUND ____ %         |  | \$25  |
|  |                           |                     |      |                |   |                         |                |  |               |       | SUBTOTAL                    |  | \$523 |
|  |                           |                     |      |                |   |                         |                |  |               |       | PROBATION SURCHARGE         |  | —     |
|  |                           |                     |      |                |   | FEDERAL POLICY FEE      |                | \$44   |               |       |                             |  |       |
|  |                           |                     |      |                |   | <b>TOTAL AMOUNT DUE</b> |                | <b>\$567</b>                                 |               |       |                             |  |       |

**Premium Calculation:**

1. Multiply Rate x \$100 of Coverage: Building: \$423 / Contents: \$125
2. Apply Deductible Factor: Building: 1.000 x \$423 = \$423 / Contents: 1.000 x \$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:<br>(INCLUDING FOUNDATION): \$   |                           |                     |      | DEDUCTIBLE: BUILDING \$ 1,000                      CONTENTS \$ 1,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |   |      |                |  |               |         |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|---------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br><br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |         |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |         |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____   |   |      |                | ANNUAL SUBTOTAL                                  |               | \$3,906 |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |      | <p>_____/_____/_____<br/>SIGNATURE OF INSURANCE AGENT/PRODUCER                      DATE (MM/DD/YYYY)</p> <p>_____/_____/_____<br/>SIGNATURE OF INSURED (OPTIONAL)                                      DATE (MM/DD/YYYY)</p> |   |      |                | 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                |      |   |   |      |                |  |               |         |
| <b>TOTAL AMOUNT DUE</b>  |                           | <b>\$3,533</b>      |      |   |   |      |                |  |               |         |

**Premium Calculation:**

1. Multiply Rate x \$100 of Coverage:      Building: \$3,233 / Contents: \$673
2. Apply Deductible Factor:                      Building: 1.000 x \$3,233 = \$3,233 / Contents: 1.000 x \$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<sup>1</sup>**

| POLICY FORM                  | INSURED  | PROPERTY COVERED   | ELIGIBILITY REQUIREMENTS  | REPLACEMENT COVERAGE | ICC <sup>2</sup> | COVERAGE LIMITS   | ASSESSMENT COVERAGE | FEDERAL POLICY FEE   |
|------------------------------|--|--|---|----------------------|------------------|---|---------------------|--|
| <b>RCBAP</b>                 | Residential condominium association                          | <ul style="list-style-type: none"> <li>Condominium building</li> <li>Individually owned units within the building</li> <li>Improvements within unit</li> <li>Additions and extensions attached or connected to the insured building</li> <li>Fixtures, machinery, and equipment within building</li> <li>Contents owned by the association</li> </ul>  | <ul style="list-style-type: none"> <li>Community must be in regular program</li> <li>Residential condominium buildings including homeowner associations (HOAs) and timeshares in the condominium form of ownership</li> <li>At least 75% of floor area must be residential</li> <li>Buildings include townhouses, rowhouses, low-rise, high-rise, and detached single-family condominium buildings</li> </ul> | Yes                  | Yes              | <p><b>MAXIMUM LIMITS:</b></p> <p><b>BUILDING</b></p> <ul style="list-style-type: none"> <li>Replacement cost, or the total number of units x \$250,000, whichever is less</li> </ul> <p><b>CONTENTS</b></p> <ul style="list-style-type: none"> <li>Actual cash value (ACV) of commonly owned contents to a maximum of \$100,000 per building</li> </ul> | No                  | NUMBER OF UNITS:<br>1 - \$44/POLICY<br>2-4 - \$88/POLICY<br>5-10 - \$220/POLICY<br>11-20 - \$484/POLICY<br>21 + - \$924/POLICY |
| <b>GENERAL PROPERTY FORM</b> | Condominium association                                      | <ul style="list-style-type: none"> <li>Condominium building</li> <li>Individually owned units within the building</li> <li>Improvements within unit</li> <li>Additions and extensions attached or connected to the insured building</li> <li>Fixtures, machinery, and equipment within building</li> <li>Contents owned by the association</li> <li>Non-residential common building elements and their contents</li> </ul> | <ul style="list-style-type: none"> <li>Condominium building in a regular program community with less than 75% of its floor area in residential use</li> <li>Residential condominium building in an emergency program community</li> </ul>   | No                   | Yes              | <p><b>EMERGENCY PROGRAM (ACV maximum limits):</b></p> <p>Residential<br/>Building \$100,000<br/>Contents \$10,000</p> <p>Non-residential<br/>Building \$100,000<br/>Contents \$100,000</p> <p><b>REGULAR PROGRAM (ACV maximum limits):</b></p> <p>Building \$500,000<br/>Contents \$500,000</p>   | No                  | \$40   |
| <b>DWELLING FORM</b>         | Condominium association, residential condominium unit owners | <ul style="list-style-type: none"> <li>Building elements</li> <li>Individually owned contents</li> </ul>   | <ul style="list-style-type: none"> <li>Residential condominium units</li> <li>Emergency and regular programs are eligible</li> </ul>  | Yes <sup>3</sup>     | No               | <p><b>EMERGENCY PROGRAM (maximum limits):</b></p> <p>Building \$35,000<br/>Contents \$10,000</p> <p><b>REGULAR PROGRAM (maximum limits):</b></p> <p>Building \$250,000<br/>Contents \$100,000</p>   | Yes                 | \$40   |
| <b>GENERAL PROPERTY FORM</b> | Individual unit owners and tenants                           | <ul style="list-style-type: none"> <li>Non-residential condo units (only contents coverage is available)</li> </ul>  | <ul style="list-style-type: none"> <li>Commercial Contents only</li> <li>Emergency and regular programs are eligible</li> </ul>   | No                   | No               | <p><b>EMERGENCY PROGRAM:</b></p> <p>\$100,000 maximum</p> <p><b>REGULAR PROGRAM:</b></p> <p>\$500,000 maximum</p>   | 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.

Sample RCV Notification Letter

**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 <sup>1</sup> |             |              | REGULAR PROGRAM POST-FIRM |                        |
|---------------------------------------|---------------------------------------|-------------|--------------|---------------------------|------------------------|
|                                       | A, A1-A30, AE, AO, AH, D              | V, VE       | A99, B, C, X | A99, B, C, X              | D                      |
| NO BASEMENT/ENCLOSURE                 | 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                | <b>SUBMIT FOR RATE</b> |
| 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 <sup>1</sup> |             |              | REGULAR PROGRAM POST-FIRM |                        |
|---|---------------------------------------|-------------|--------------|---------------------------|------------------------|
|   | A, A1-A30, AE, AO, AH, D              | V, VE       | A99, B, C, X | A99, B, C, X              | D                      |
| BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE            | 1.15 / 1.16                           | 1.47 / 2.81 | 1.92 / .71   | 1.92 / .71                | <b>SUBMIT FOR RATE</b> |
| 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 <sup>2,3</sup> | 3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2,3</sup> |
|----------------------|--|--|
| +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 <sup>4</sup>      | 6.10 / .15   | 3.48 / .12   |
| -2                   | <b>SUBMIT FOR RATE</b>   |  |

**CONTENTS — A1-A30, AE · POST-FIRM**

| ELEVATION DIFFERENCE | LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup> ) | LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup> ) | BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup> 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 <sup>4</sup>      | 2.76 / .51  | 1.70 / .33  | .72 / .15  | .35 / .12                                 |
| -2                   | <b>SUBMIT FOR RATE</b>  |   |  | .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<sup>1</sup>**

|   | BUILDING   | CONTENTS  |
|---|------------|-----------|
| WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>2</sup>      | .48 / .05  | .38 / .13 |
| WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>3,8</sup> | 1.46 / .08 | .98 / .15 |

**POST-FIRM UNNUMBERED A ZONE  
 WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE<sup>1,4</sup>**

| ELEVATION DIFFERENCE                  | BUILDING    | CONTENTS <sup>5</sup> | TYPE OF ELEVATION CERTIFICATE          |
|---------------------------------------|-------------|-----------------------|--|
| +5 OR MORE                            | .88 / .06   | .38 / .12             | NO BASE FLOOD ELEVATION <sup>6</sup>   |
| +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 <sup>7</sup> |
| 0 TO +1                               | 1.50 / .07  | 1.18 / .13            |  |
| -1                                    | 5.90 / .22  | 2.73 / .23            |  |
| -2 OR BELOW                           | ***         | ***                   |  |
| NO ELEVATION CERTIFICATE <sup>8</sup> | 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<sup>1,2</sup> AND POST-FIRM<sup>3</sup> 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<sup>1,2</sup> AND POST-FIRM<sup>3</sup> 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 <sup>4</sup> | 3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup> |
|----------------------|--|--|
| +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 <sup>5</sup>      | SEE FOOTNOTE   |  |

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

| ELEVATION DIFFERENCE | LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup> ) | LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup> ) | BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup> 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 <sup>5</sup>      | 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<sup>1</sup>**

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<sup>2</sup> POST-FIRM CONSTRUCTION<sup>3</sup>  
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 <sup>4,5</sup> | 3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4,5</sup> |
| 0 <sup>6</sup>                                   | 3.66 / .21  | 3.49 / .21  |
| -1 <sup>7</sup>                                  | 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 <sup>4</sup> ) | LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup> ) | BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>4</sup> AND ABOVE | ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR |
| 0 <sup>6</sup>                                   | 4.47 / 1.31  | 2.90 / 1.22   | 1.64 / 1.01  | .56 / .25                                   |
| -1 <sup>7</sup>                                  | 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<sup>1</sup>**

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 <sup>2</sup> ) |            |            |            |
|   |                                       | BUILDING   |            | CONTENTS   |            |
| WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>3</sup>      |                                       | .24 / .08  |            | .38 / .13  |            |
| WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>4,5</sup> |                                       | 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<sup>1</sup>  
(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<sup>2</sup>**

|                          |                                       | FIRM ZONES:              |            | V, VE      |            | A99, B, C, X |            |
|--------------------------|---------------------------------------|--------------------------|------------|------------|------------|--------------|------------|
|                          |                                       | A, A1-A30, AE, AO, AH, D |            | BUILDING   | CONTENTS   | BUILDING     | CONTENTS   |
| <b>BUILDING<br/>TYPE</b> | 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<sup>1</sup>**

**(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 <sup>2</sup> | BUILDING TYPE  |   |  |
|---|--|---|--|
|   | 1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> | MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE <sup>3</sup> | MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> |
| +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 <sup>4</sup>   | 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 <sup>2</sup> | CONTENTS LOCATION  |   |  |   |
|---|--|---|--|---|
|   | LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> ) | LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> ) | BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE | ABOVE GROUND LEVEL – MORE THAN 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 <sup>4</sup>   | 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<sup>1,2</sup>**

| ELEVATION DIFFERENCE                  | BUILDING    | CONTENTS <sup>3</sup> | TYPE OF ELEVATION CERTIFICATE          |
|---------------------------------------|-------------|-----------------------|--|
| +5 OR MORE                            | .46 / .08   | .38 / .12             | NO BASE FLOOD ELEVATION <sup>4</sup>   |
| +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 <sup>5</sup> |
| 0 TO +1                               | 1.05 / .13  | 1.18 / .13            |  |
| -1                                    | 3.99 / .70  | 2.73 / .23            |  |
| -2 OR BELOW                           | ***         | ***                   |  |
| NO ELEVATION CERTIFICATE <sup>6</sup> | 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<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED RATES**

| BUILDING TYPE                         | BUILDING  | CONTENTS   |
|---------------------------------------|-----------|------------|
| NO BASEMENT/ENCLOSURE                 | .74 / .21 | 1.20 / .37 |
| WITH BASEMENT                         | .81 / .30 | 1.36 / .46 |
| WITH ENCLOSURE                        | .81 / .34 | 1.36 / .54 |
| ELEVATED ON CRAWLSPACE                | .74 / .21 | 1.20 / .37 |
| NON-ELEVATED WITH SUBGRADE CRAWLSPACE | .74 / .21 | 1.20 / .37 |

**REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES  
BUILDING RATES**

| ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE | BUILDING TYPE  |  |  |
|--|--|--|--|
|  | 1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup> | MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> | MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> |
| +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 <sup>5</sup>                                  | 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 <sup>4</sup> ) | LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> ) | BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> 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 <sup>5</sup>                                  | 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<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>  
 FIRM ZONES V1–V30, VE — BUILDING RATES**

| ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE | BUILDING TYPE  |  |  |
|--|--|--|--|
|  | 1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> | MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> | MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> |
| 0 <sup>4</sup>                                   | 3.40 / .64   | 2.72 / .64   | 2.35 / .64   |
| -1 <sup>5</sup>                                  | 7.42 / 3.88  | 6.79 / 3.88  | 4.85 / 3.52  |
| -2   | ***  | ***  | ***  |

**REGULAR PROGRAM — 1975–1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>  
 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 <sup>3</sup> ) | LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> ) | BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE | ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR |
| 0 <sup>4</sup>                                   | 4.47 / 1.31  | 2.90 / 1.22   | 1.64 / 1.01  | .56 / .25                                   |
| -1 <sup>5</sup>                                  | 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<sup>1</sup>  
 ELEVATED BUILDINGS FREE OF OBSTRUCTION<sup>2</sup> BELOW THE  
 BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

| ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>3</sup> | 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<sup>1,2</sup>  
 ELEVATED BUILDINGS WITH OBSTRUCTION<sup>3</sup> BELOW THE  
 BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

| ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>4</sup> | 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 <sup>5</sup>   | 4.15          | 2.53          |
| -2 <sup>5</sup>   | 5.46          | 3.65          |
| -2 <sup>5</sup>   | 6.18          | 4.73          |
| -4 or lower <sup>5</sup>  | ***           | ***           |

- 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<sup>1</sup>

Premiums for \$30,000 ICC Coverage

| FIRM <sup>2</sup> | 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           |                          |
|                    | POST-FIRM<br>\$1,000 DED. | PRE-FIRM<br>\$2,000 DED. | POST-FIRM<br>\$1,000 DED. | PRE-FIRM<br>\$2,000 DED. | POST-FIRM<br>\$1,000 DED. | PRE-FIRM<br>\$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<br>\$1,000 DED. | PRE-FIRM<br>\$2,000 DED. | POST-FIRM<br>\$1,000 DED. | PRE-FIRM<br>\$2,000 DED. | POST-FIRM<br>\$1,000 DED. | PRE-FIRM<br>\$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<br>\$1,000<br>DEDUCTIBLE | PRE-FIRM<br>\$2,000<br>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<br>\$1,000<br>DEDUCTIBLE | PRE-FIRM<br>\$2,000<br>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**

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**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:<br>(INCLUDING FOUNDATION): \$600,000  |                           |                     |      | DEDUCTIBLE: BUILDING \$ 2,000                      CONTENTS \$ 2,000  |   |      |                |  |               |                |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|----------------|
|  |                           |                     |      | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |   |      |                |  |               |                |
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |                |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |                |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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          |
|  |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                      |               | <b>\$2,872</b> |

**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 x \$100 of Coverage:                      Building: \$1,260 / Contents: \$1,196
2. Apply Deductible Factor:                                      Building: 1.000 x \$1,260 = \$1,260 / Contents: 1.000 x \$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:

$$\frac{(\text{Insurance Carried}) \quad \$140,000}{(\text{Insurance Required}) \quad \$480,000} \times (\text{Amount of Loss}) \$100,000 = (\text{Limit of Recovery}) \$29,167 - \text{Less Deductible}$$

(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:<br>(INCLUDING FOUNDATION): \$600,000  |                           |                     |                         |                | DEDUCTIBLE: BUILDING \$ 2,000   |      |                | CONTENTS \$ 2,000                            |               |         |  |
|--|---------------------------|---------------------|-------------------------|----------------|---|------|----------------|--|---------------|---------|--|
|  |                           |                     |                         |                | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |      |                |  |               |         |  |
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |                         |                | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY)   |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |         |  |
|  |                           | AMOUNT OF INSURANCE | RATE                    | ANNUAL PREMIUM | AMOUNT OF INSURANCE   | RATE | ANNUAL PREMIUM |  |               |         |  |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |                         |                | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |      |                | ANNUAL SUBTOTAL                              |               | \$4,577 |  |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |                         |                |   |      |                | 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   |  |
|  |                           |                     | <b>TOTAL AMOUNT DUE</b> |                | <b>\$5,099</b>  |      |                |  |               |         |  |
| SIGNATURE OF INSURANCE AGENT/PRODUCER _____  |                           |                     |                         |                | DATE (MM/DD/YYYY) / _____   |      |                |  |               |         |  |
| SIGNATURE OF INSURED (OPTIONAL) _____  |                           |                     |                         |                | DATE (MM/DD/YYYY) / _____   |      |                |  |               |         |  |

**PREMIUM CALCULATION:**

1. Multiply Rate x \$100 of Coverage: Building: \$3,936 / Contents: \$641
2. Apply Deductible Factor: Building: 1.00 x \$3,936 = \$3,936 / Contents: 1.00 x \$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:<br>(INCLUDING FOUNDATION): \$1,120,000  |                           |                     |      | DEDUCTIBLE: BUILDING \$ 1,000      CONTENTS \$ 1,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |   |      |                |  |               |  |  |  |  |  |  |         |
|--|---------------------------|---------------------|------|---|---|------|----------------|--|---------------|--|--|--|--|--|--|---------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |  |  |  |  |  |  |         |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |               |  |  |  |  |  |  |         |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____                 |   |      |                | ANNUAL SUBTOTAL                              | \$3,035       |  |  |  |  |  |  |         |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |      |   |   |      |                | 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   |
| <b>TOTAL AMOUNT DUE</b>  |                           |                     |      |   |   |      |                | <b>\$3,676</b>                               |               |  |  |  |  |  |  |         |
| SIGNATURE OF INSURANCE AGENT/PRODUCER _____  |                           |                     |      | DATE (MM/DD/YYYY) ____/____/____  |   |      |                |  |               |  |  |  |  |  |  |         |
| SIGNATURE OF INSURED (OPTIONAL) _____  |                           |                     |      | DATE (MM/DD/YYYY) ____/____/____  |   |      |                |  |               |  |  |  |  |  |  |         |

**PREMIUM CALCULATION:**

1. Multiply Rate x \$100 of Coverage: Building: \$2,850 / Contents: \$185
2. Apply Deductible Factor: Building: 1.000 x \$2,850 = \$2,850 / Contents: 1.000 x \$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:

$$\frac{(\text{Insurance Carried}) \quad \$750,000}{(\text{Insurance Required}) \quad \$896,000} \times (\text{Amount of Loss}) \$300,000 = (\text{Limit of Recovery}) \$251,116 - \text{Less Deductible}$$

(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:<br>(INCLUDING FOUNDATION): \$600,000  |                           |                     |      | DEDUCTIBLE: BUILDING \$ 1,000   |   | CONTENTS \$ 1,000 |                |  |               |                |
|--|---------------------------|---------------------|------|---|---|-------------------|----------------|--|---------------|----------------|
|  |                           |                     |      | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |   |                   |                |  |               |                |
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |                   |                | DEDUCTIBLE<br><br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |                |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE              | ANNUAL PREMIUM |  |               |                |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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          |
|  |                           |                     |      |   |   |                   |                | <b>TOTAL AMOUNT DUE</b>                          |               | <b>\$1,470</b> |

**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 x \$100 of Coverage:                      Building: \$1,128 / Contents: \$57
2. Apply Deductible Factor:                                      Building: 1.000 x \$1,128 = \$1,128 / Contents: 1.000 x \$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:<br>(INCLUDING FOUNDATION): \$1,500,000  |                           |                     |      |                | DEDUCTIBLE: BUILDING \$2,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO         |      |                | CONTENTS \$2,000                             |               |          |
|--|---------------------------|---------------------|------|----------------|---|------|----------------|--|---------------|----------|
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |                | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY)   |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |          |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM | AMOUNT OF INSURANCE   | RATE | ANNUAL PREMIUM |  |               |          |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |      |                | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |      |                | ANNUAL SUBTOTAL                              |               | \$5,301  |
| <p><b>NOTICE:</b> 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.</p> <p>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.</p> |                           |                     |      |                |   |      |                | 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    |
| <b>TOTAL AMOUNT DUE</b>  |                           | <b>\$5,153</b>      |      |                |   |      |                |  |               |          |
| 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:<br>(INCLUDING FOUNDATION): \$3,750,000  |                           |                     |      | DEDUCTIBLE: BUILDING \$5,000                      CONTENTS \$5,000  |   |      |                             |  |                 |  |
|--|---------------------------|---------------------|------|---|---|------|-----------------------------|--|-----------------|--|
|  |                           |                     |      | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |   |      |                             |  |                 |  |
| INSURANCE COVERAGE   | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                             | DEDUCTIBLE<br><br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM   |  |
|  |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM              |  |                 |  |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING |                           |                     |      | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> 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           |  |
|  |                           |                     |      |   |   |      | <b>TOTAL AMOUNT DUE</b>     |  | <b>\$13,524</b> |  |

**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 x \$100 of Coverage:                      Building: \$12,326 / Contents: \$1,158
2. Apply Deductible Factor:                                      Building: .940 x \$12,326 = \$12,105 / Contents: .940 x \$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:<br>(INCLUDING FOUNDATION): \$15,000,000  |                           |                     |      |                | DEDUCTIBLE: BUILDING \$1,000                      CONTENTS \$1,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |      |                |  |                 |
|---|---------------------------|---------------------|------|----------------|---|------|----------------|--|-----------------|
| INSURANCE COVERAGE  | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |                | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY)   |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM   |
|   |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM | AMOUNT OF INSURANCE   | RATE | ANNUAL PREMIUM |  |                 |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING  |                           |                     |      |                | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____                               |      |                |  |                 |
| <b>NOTICE:</b> 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. |                           |                     |      |                |   |      |                | ANNUAL SUBTOTAL                              | \$10,017        |
| 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.    |                           |                     |      |                |   |      |                | ICC PREMIUM                                  | \$5             |
| SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) / _____   |                           |                     |      |                |   |      |                | SUBTOTAL                                     | \$10,022        |
| SIGNATURE OF INSURED (OPTIONAL) _____ DATE (MM/DD/YYYY) / _____   |                           |                     |      |                |   |      |                | CRS PREMIUM DISCOUNT ____ %                  | -\$501          |
|   |                           |                     |      |                |   |      |                | SUBTOTAL                                     | \$9,521         |
|   |                           |                     |      |                |   |      |                | RESERVE FUND ____ %                          | \$476           |
|   |                           |                     |      |                |   |      |                | SUBTOTAL                                     | \$9,997         |
|   |                           |                     |      |                |   |      |                | PROBATION SURCHARGE                          | \$0             |
|   |                           |                     |      |                |   |      |                | FEDERAL POLICY FEE                           | \$924           |
|   |                           |                     |      |                |   |      |                | <b>TOTAL AMOUNT DUE</b>                      | <b>\$10,921</b> |

**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:<br>(INCLUDING FOUNDATION): \$18,000,000  |                           |                     |      | DEDUCTIBLE: BUILDING \$3,000      CONTENTS \$3,000<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |   |      |                |  |                 |
|---|---------------------------|---------------------|------|---|---|------|----------------|--|-----------------|
| INSURANCE COVERAGE  | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |   | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY) |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM   |
|   |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM  | AMOUNT OF INSURANCE                         | RATE | ANNUAL PREMIUM |  |                 |
| 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         |
| <b>RATE CATEGORY:</b><br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING   |                           |                     |      | <b>PAYMENT METHOD:</b><br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____        |   |      |                | ANNUAL SUBTOTAL                              | \$13,413        |
| <b>NOTICE:</b> 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.<br><br>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. |                           |                     |      |   |   |      |                | 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           |
|   |                           |                     |      |   |   |      |                | <b>TOTAL AMOUNT DUE</b>                      | <b>\$15,081</b> |
|   |                           |                     |      |   |   |      |                | SIGNATURE OF INSURANCE AGENT/PRODUCER _____  |                 |
| SIGNATURE OF INSURED (OPTIONAL) _____   |                           |                     |      | DATE (MM/DD/YYYY) / _____   |   |      |                |  |                 |

**PREMIUM CALCULATION:**

1. Multiply Rate x \$100 of Coverage: Building: \$12,201 / Contents: \$1,323
2. Apply Deductible Factor: Building: .980 x \$12,201 = \$12,090 / Contents: .980 x \$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](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.

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### 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

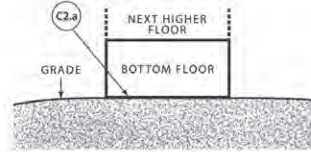
### BUILDING DIAGRAM #1A

**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.



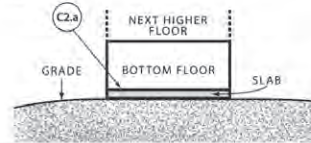
### BUILDING DIAGRAM #1B

**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.



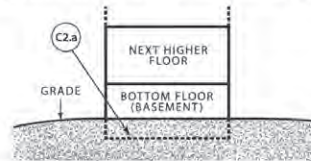
### BUILDING DIAGRAM #2

**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.



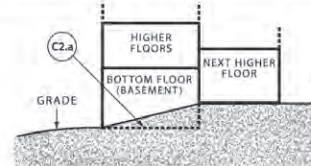
### BUILDING DIAGRAM #3

**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.



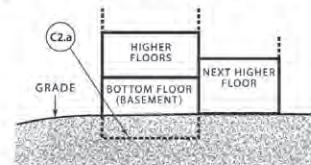
### BUILDING DIAGRAM #4

**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.



### BUILDING DIAGRAMS

#### Lowest Floor Guide for Zones AO and A (without BFE)

**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

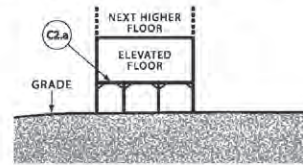
### BUILDING DIAGRAM #5

**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.



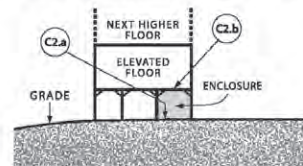
### BUILDING DIAGRAM #6

**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.



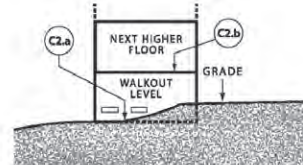
### BUILDING DIAGRAM #7

**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.



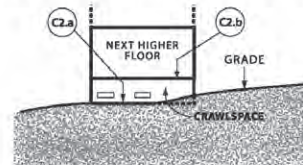
### BUILDING DIAGRAM #8

**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.



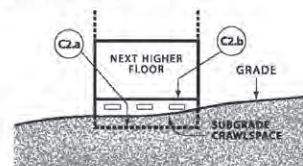
### BUILDING DIAGRAM #9

**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

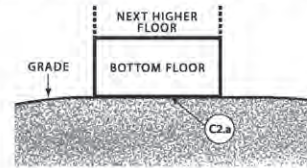
### BUILDING DIAGRAM #1A

**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.



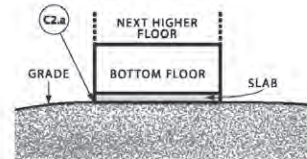
### BUILDING DIAGRAM #1B

**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.



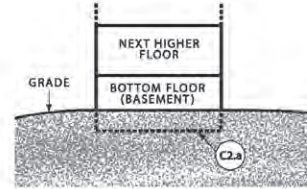
### BUILDING DIAGRAM #2

**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.



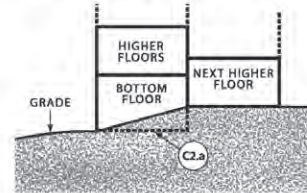
### BUILDING DIAGRAM #3

**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.



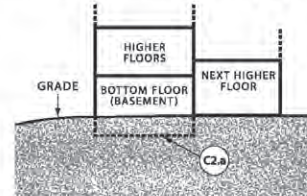
### BUILDING DIAGRAM #4

**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

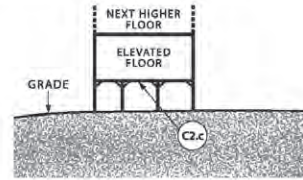
### BUILDING DIAGRAM #5

**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.



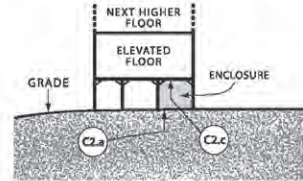
### BUILDING DIAGRAM #6

**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.



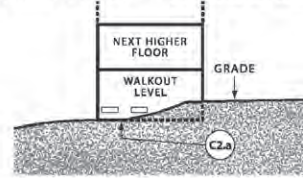
### BUILDING DIAGRAM #7

**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.



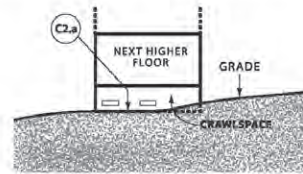
### BUILDING DIAGRAM #8

**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.



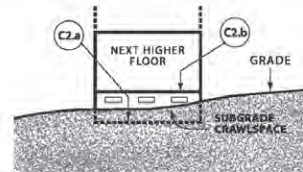
### BUILDING DIAGRAM #9

**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.

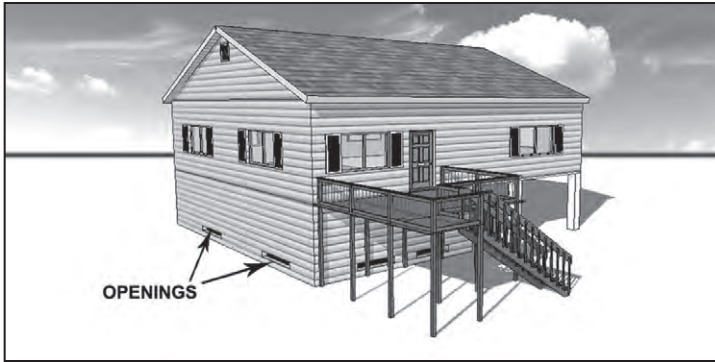
**III. SPECIFIC BUILDING DRAWINGS**

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                    |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No |
| <b>Pre-FIRM Rating<sup>7,8</sup></b>             | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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



|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                     |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area  |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure (garage) and crawlspace<br>No proper openings <sup>3</sup>                                     |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>Pre-FIRM Rating<sup>7,8</sup></b>             | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Enclosure</b> 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.

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**

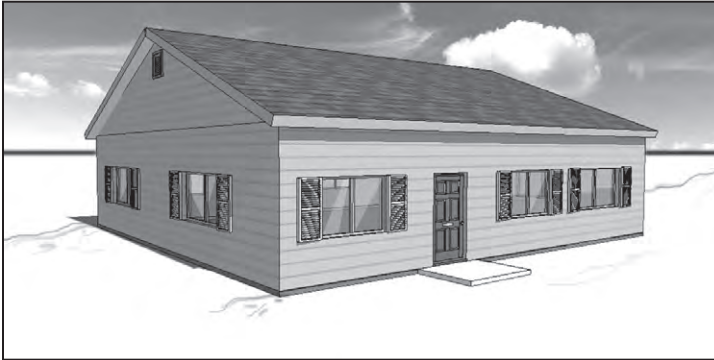


|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with finished or unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Non-load-bearing walls<br>No proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                      |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Enclosure</b> 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.
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor on slab  |
| <b>Machinery or Equipment Servicing Building</b> | N/A  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required  |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.           |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 3 or more floors on slab  |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.                    |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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.



**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill           |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.            |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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

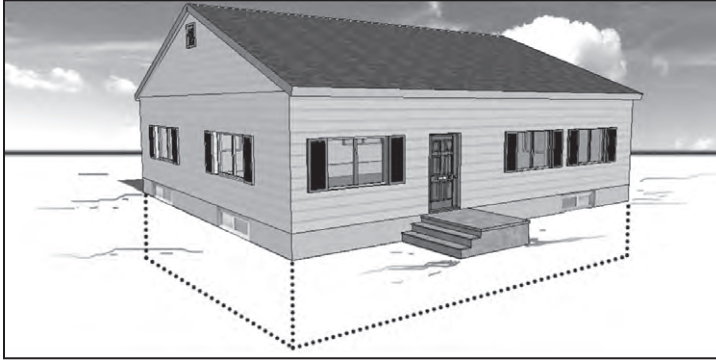
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with finished or unfinished basement  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment in basement  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — Finished or unfinished<br>Is building elevated? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>With Basement</b> category.                                      |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Basement</b> 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

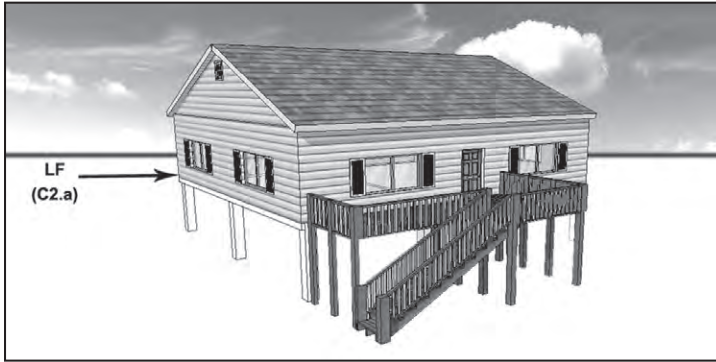
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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.

|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | No enclosure  |
| <b>Machinery or Equipment Servicing Building</b>                         | None  |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor  |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |

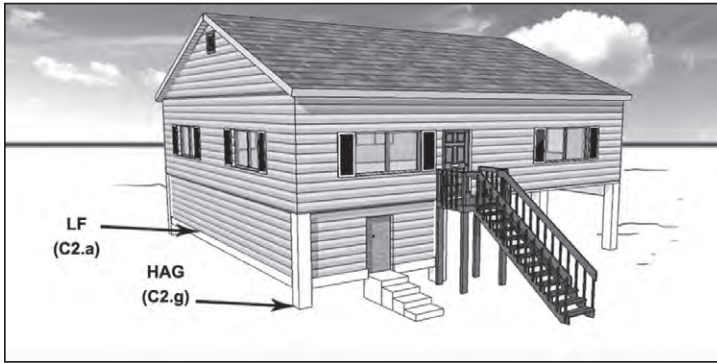
1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG — Highest Adjacent Grade  
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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.

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.

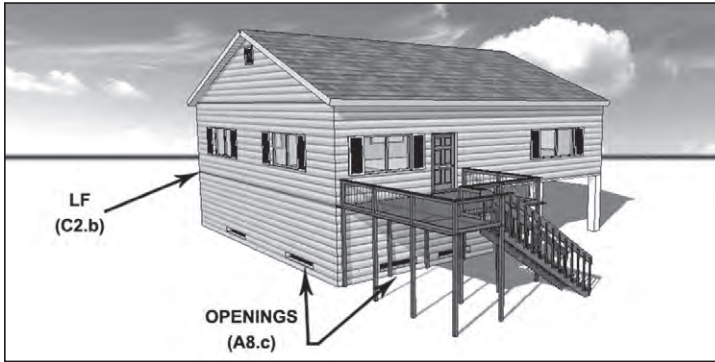
|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | No enclosure  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup> (Use Post-FIRM Rate Tables)</b> | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> 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.

NOTE: Above references may not apply to this page.

# ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)   |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.     |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the 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

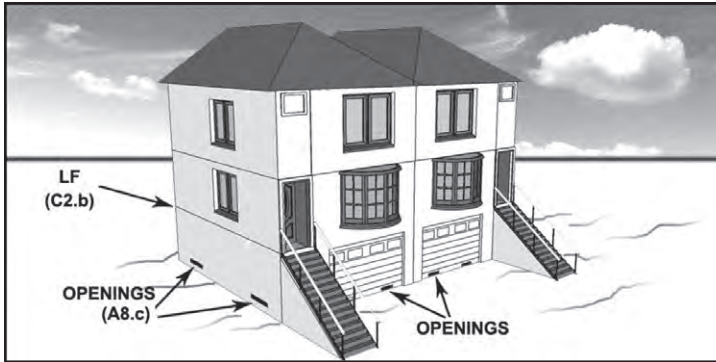
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7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM 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 IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Lowest elevated floor   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup> (Use Post-FIRM Rate Tables)</b> | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.     |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

<sup>7</sup> 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 A, AO, AND AH**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished enclosure (garage) and crawlspace<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (lower of crawlspace or garage)  |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup> (Use Post-FIRM Rate Tables)</b> | Submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating</b>  | 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

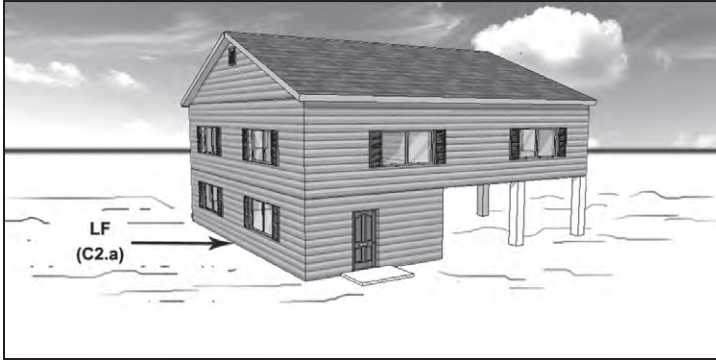
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6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>Non-load-bearing walls<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>AH Zone:</b> Use Pre FIRM rate table <b>With Enclosure</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating</b>  | 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

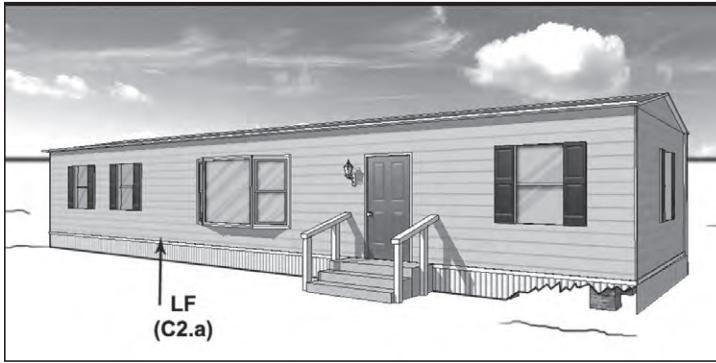
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## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Vinyl or aluminum skirting  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor  |
| <b>Application Should Show</b>   | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <i>Manufactured (Mobile) Home</i> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <i>Manufactured (Mobile) Home</i> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <i>No Basement/Enclosure</i> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <i>No Basement/Enclosure</i> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <i>With Base Flood Elevation</i> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <i>No Base Flood Elevation</i> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <i>With Base Flood Elevation</i> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <i>No Base Flood Elevation</i> 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

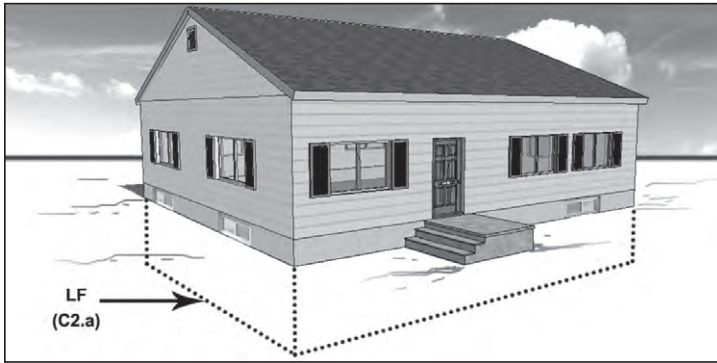
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with finished or unfinished basement (see Elevation Certificate, Diagram 2)   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment in the basement  |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — Finished or unfinished<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category. |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | 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

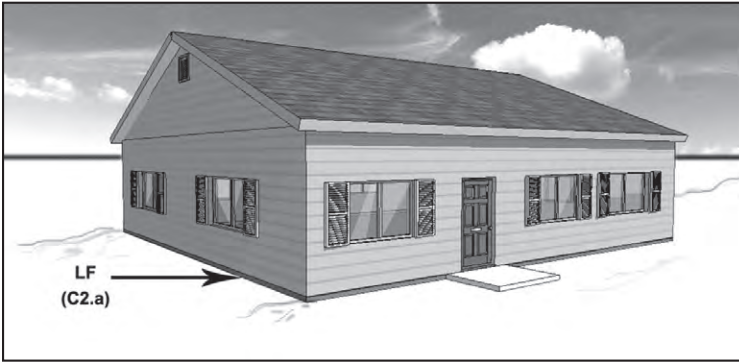
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



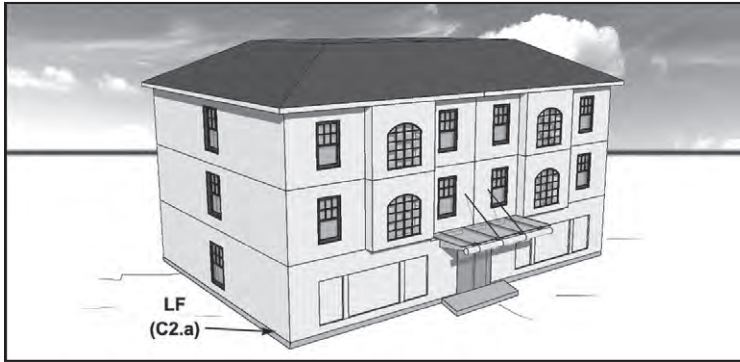
|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor on slab (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor   |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> 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



|  |   |
|--|---|
| <b>Building Description</b>  | 3 or more floors on slab (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> 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



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)   |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> 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

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## NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b>                         | Machinery or equipment in garage  |
| <b>Lowest Floor for Rating</b>   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> 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

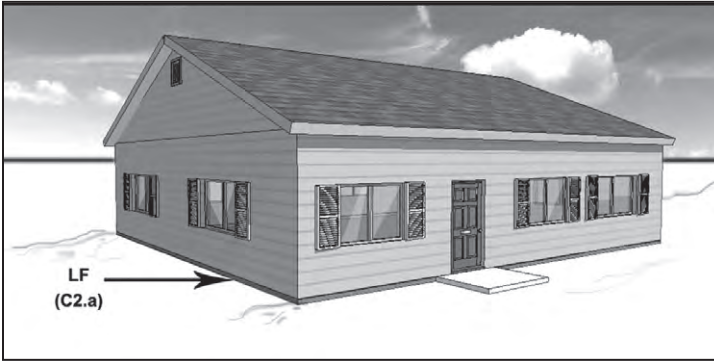
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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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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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor on slab (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A  |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor  |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

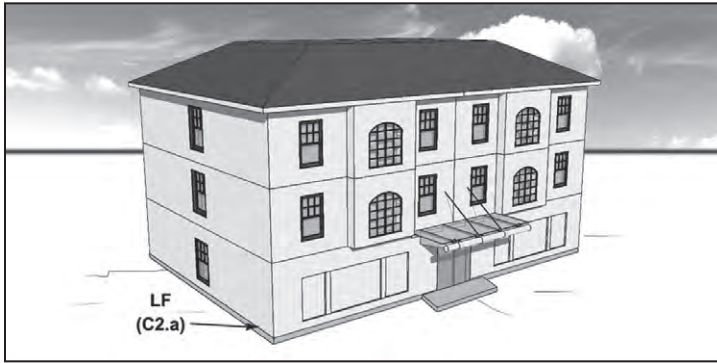
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 3 or more floors on slab (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A  |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor  |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)  |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A  |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b>                         | Machinery or equipment in garage   |
| <b>Lowest Floor for Rating</b>   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.             |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

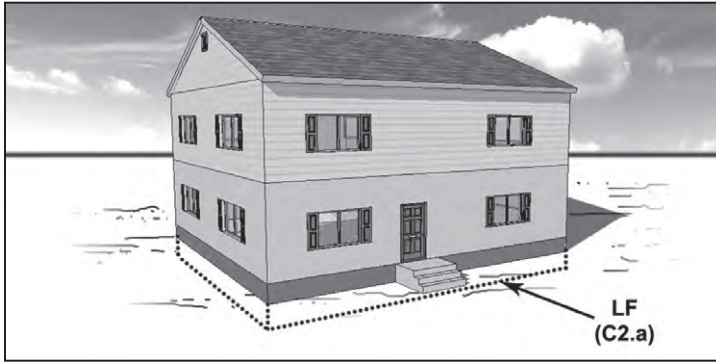
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with subgrade crawlspace with or without openings (see Elevation Certificate, Diagram 9)<br>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.           |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including subgrade crawlspace)  |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — No<br>Subgrade crawlspace  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>Non-Elevated With Subgrade Crawlspace</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

4 HAG — Highest Adjacent Grade

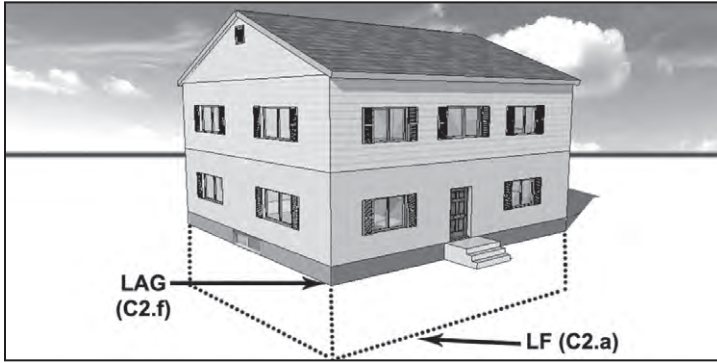
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished basement (see Elevation Certificate, Diagram 2)<br>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. |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement)   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — No<br>Basement — Finished or unfinished  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Basement</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.                                   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with attached garage<br>Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b>                         | Machinery or equipment in garage   |
| <b>Lowest Floor for Rating</b>   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.   |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

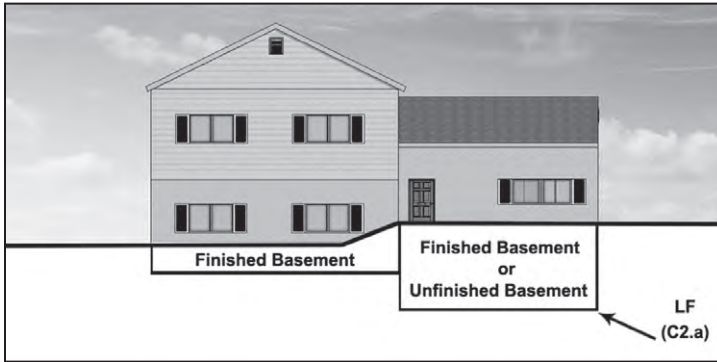
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



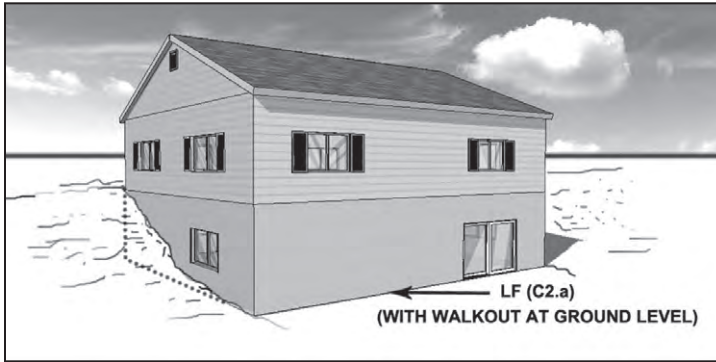
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| <b>Building Description</b>  | Split level with unfinished or finished basement (see Elevation Certificate, Diagram 4)  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment in basement   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement)   |
| <b>Application Should Show</b>   | Building type — Split level<br>Basement — Finished or unfinished<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Basement</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with walkout at ground level<br>Lower floor is not below grade on all sides<br>Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Finished or unfinished lower level<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment at ground level   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (enclosure)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

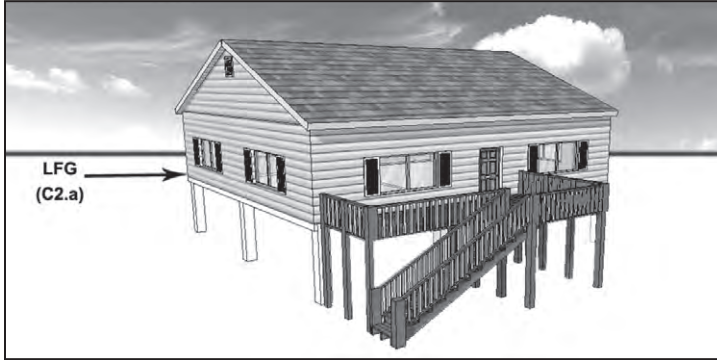
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# ELEVATED BUILDINGS

## PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



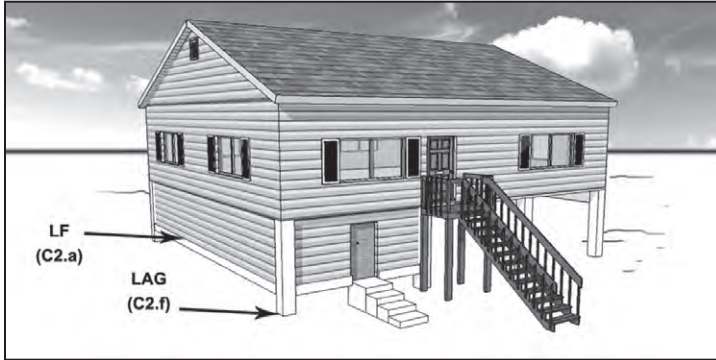
|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor   |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | Elevated on piers, posts, piles, or columns with hanging floor<br>2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE <sup>2</sup> is unfinished and used for storage or building access only, use <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE <sup>2</sup> is unfinished and used for storage or building access only, use <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

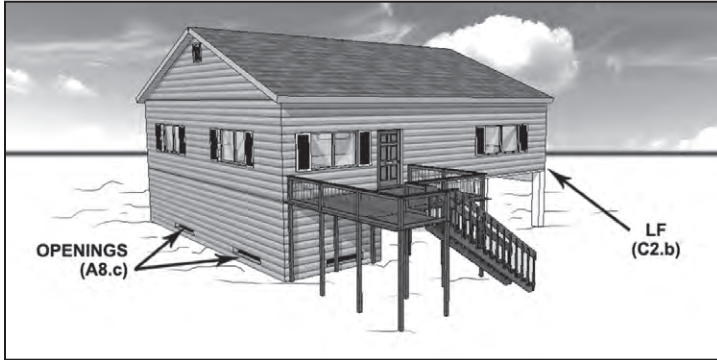
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

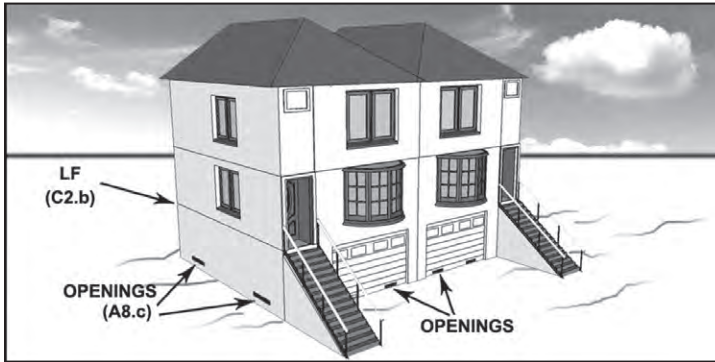
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## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished enclosure (garage) and crawlspace<br>No proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (garage)   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Non-load-bearing walls<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

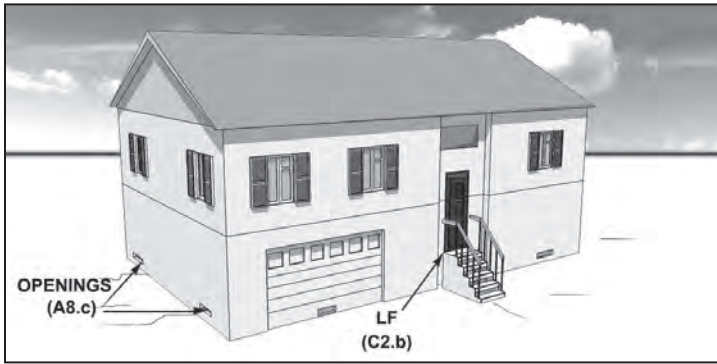
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## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



|  |  |
|--|--|
| <b>Building Description</b>  | 1-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Enclosure garage and storage area<br>Proper openings in garage and enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)<br>Mid-Level Entry elevation   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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.

NOTE: Above references may not apply to this page.



**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Enclosure garage and storage area<br>No proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Floor of garage and storage area   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

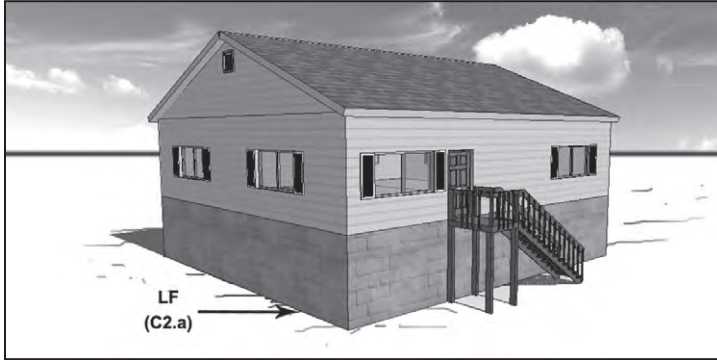
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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.

NOTE: Above references may not apply to this page.

**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>No proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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 IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Enclosed garage at same level as crawlspace<br>Unfinished enclosure/crawlspace<br>No proper openings <sup>3</sup> in crawlspace or garage<br>Floor of crawlspace/garage is at or above lowest adjacent grade                 |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Floor of crawlspace and garage   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

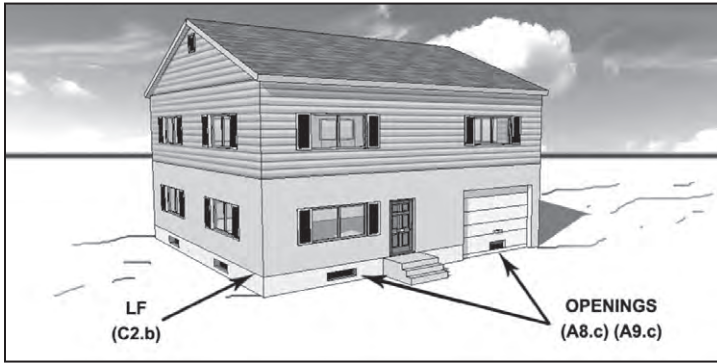
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



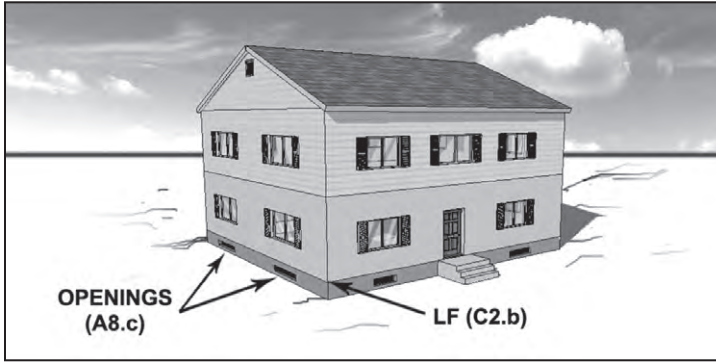
|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished crawlspace<br>Proper openings <sup>3</sup> in crawlspace and garage<br>Floor of crawlspace/garage is at or above lowest adjacent grade  |
| <b>Machinery or Equipment Servicing Building</b>                         | Without machinery or equipment in crawlspace or garage   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 IN FLOOD ZONES AE AND A1-A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished crawlspace<br>With proper openings <sup>3</sup><br>Floor of crawlspace is at or above lowest adjacent grade   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment in crawlspace   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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.

NOTE: Above references may not apply to this page.

## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished crawlspace<br>No proper openings <sup>3</sup><br>Floor of crawlspace is at or above lowest adjacent grade   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment in crawlspace   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (crawlspace)   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>Elevated on Crawlspace</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

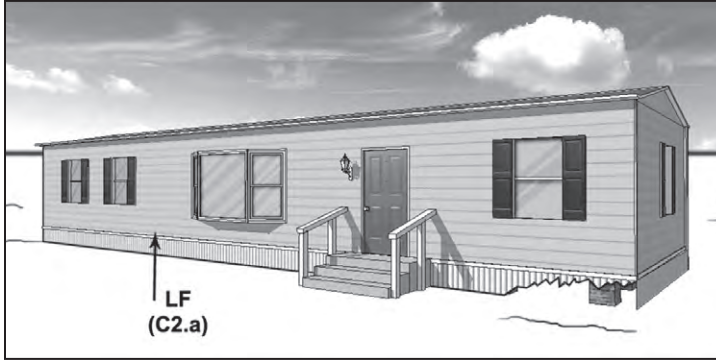
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Vinyl or aluminum skirting   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor   |
| <b>Application Should Show</b>   | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>Manufactured (Mobile) Home</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

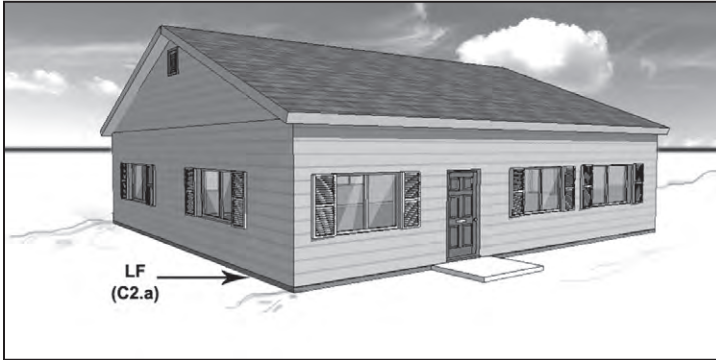
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

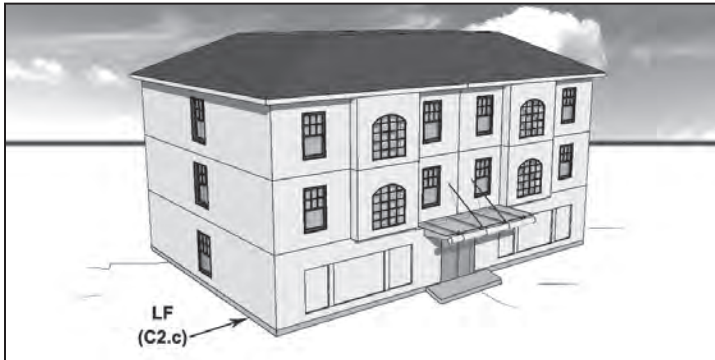
|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor<br>No basement (see Elevation Certificate, Diagram 1A)  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used 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. |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|  |   |
|--|---|
| <b>Building Description</b>  | 3 or more floors<br>No basement (see Elevation Certificate, Diagram 1A)   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>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. |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

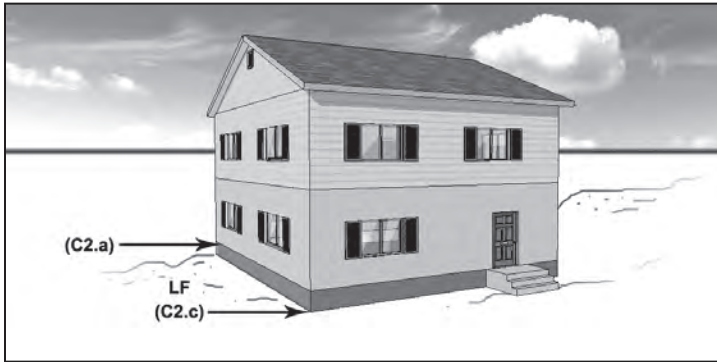
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)  |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member (C2.c)   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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<sup>6</sup>**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with attached garage<br>Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)  |
| <b>Lowest Floor for Rating</b>   | 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. |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

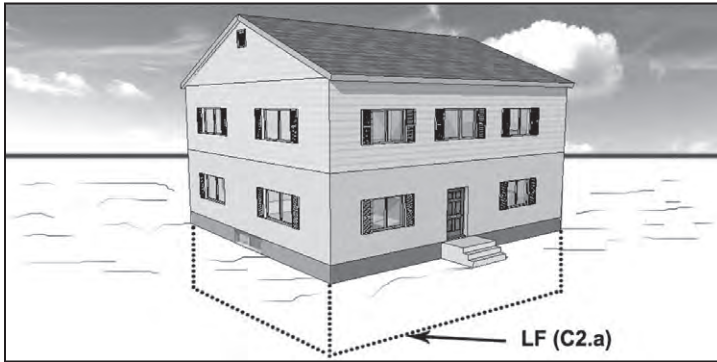
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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<sup>6</sup>**



|  |   |
|--|---|
| <b>Building Description</b>  | 3 floors<br>Finished basement (see Elevation Certificate, Diagram 2)  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab (basement)<br>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. |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Basement — Finished<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Basement</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |

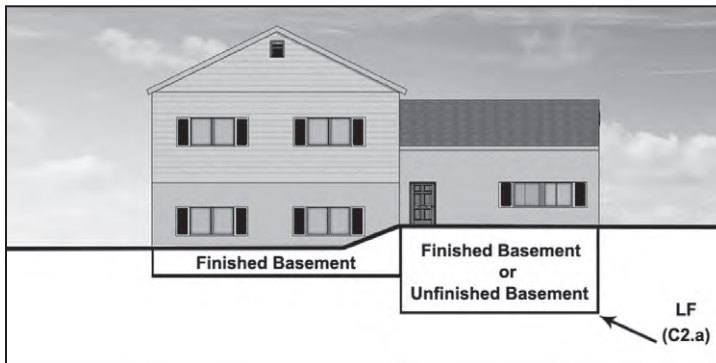
1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG — Highest Adjacent Grade  
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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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<sup>6</sup>**



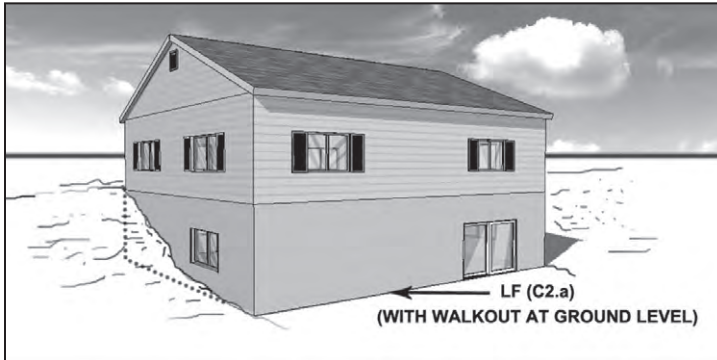
|  |   |
|--|---|
| <b>Building Description</b>  | Split level<br>Unfinished basement (see Elevation Certificate, Diagram 4)   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab (basement)<br>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. 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. |
| <b>Application Should Show</b>   | Building type — Split level<br>Basement — Unfinished<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Basement</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with walkout at ground level<br>Lower floor is not below grade on all sides<br>Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Finished or unfinished lower level   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | The space below the lowest elevated floor either has no enclosure or has:<br>(1) Insect screening, provided that no additional supports are required for the screening; or<br>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or<br>(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<br>(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.<br><br>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. |
| <b>Machinery or Equipment Servicing Building</b>                         | Any machinery or equipment below elevated floor is at or above the BFE <sup>2</sup>  |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

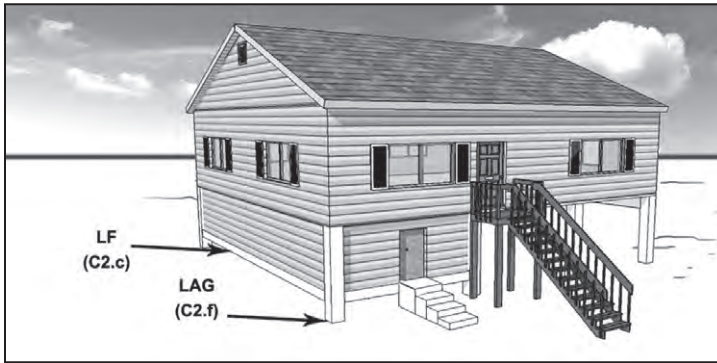
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

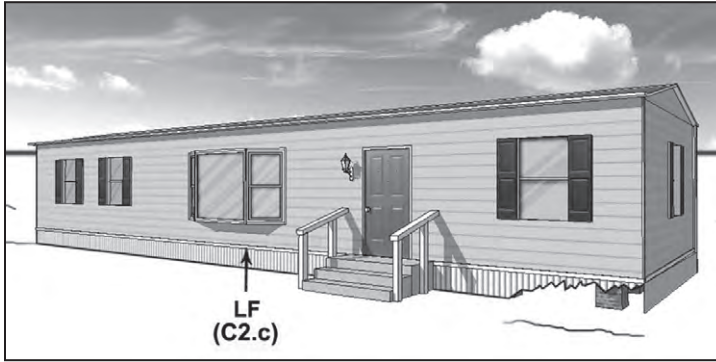
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



|  |  |
|--|--|
| <b>Building Description</b>  | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Vinyl or aluminum skirting   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>   | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



|  |  |                 |                  |
|--|--|-----------------|------------------|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |                 |                  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |                 |                  |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |                 |                  |
| <b>Machinery or Equipment Servicing Building</b>                         | No machinery or equipment below elevated floor   |                 |                  |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |                 |                  |
| <b>Application Should Show</b>   |  | <u>Pre-FIRM</u> | <u>Post-FIRM</u> |
|  | Building type  | 2 floors        | 2 floors         |
|  | Is building elevated?  | Yes             | Yes              |
|  | Is area below the elevated floor enclosed?   | Yes             | No               |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category and describe the building as an elevated building with enclosure.   |                 |                  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |                 |                  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



|  |  |                 |                  |
|--|--|-----------------|------------------|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |                 |                  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |                 |                  |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |                 |                  |
| <b>Machinery or Equipment Servicing Building</b>                         | No machinery or equipment below elevated floor   |                 |                  |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |                 |                  |
| <b>Application Should Show</b>   |  | <u>Pre-FIRM</u> | <u>Post-FIRM</u> |
|  | Building type  | 2 floors        | 1 floor          |
|  | Is building elevated?  | Yes             | Yes              |
|  | Is area below the elevated floor enclosed?   | Yes             | No               |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category and describe the building as an elevated building with enclosure.   |                 |                  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.            |                 |                  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



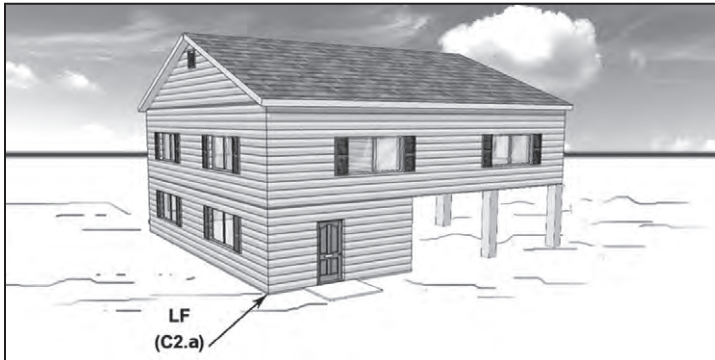
|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                         | With machinery or equipment below elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>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. |
| <b>Application Should Show</b>   | Building Type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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.

NOTE: Above references may not apply to this page.

**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

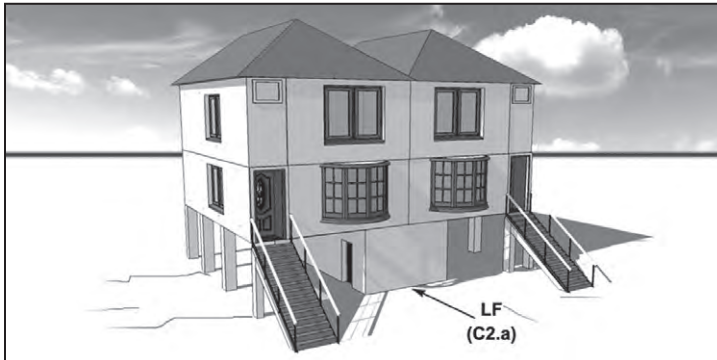
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**



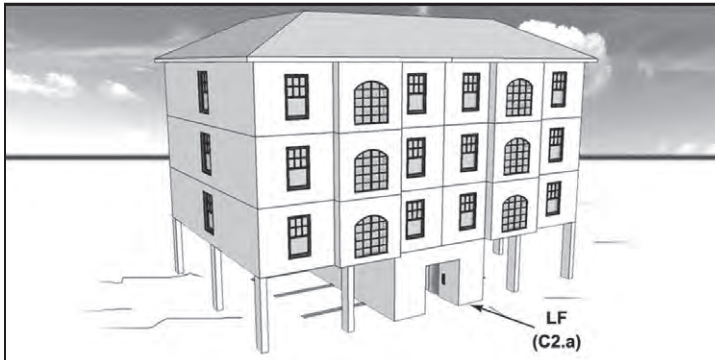
|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with non-breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building Type — 3 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 3 or more floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

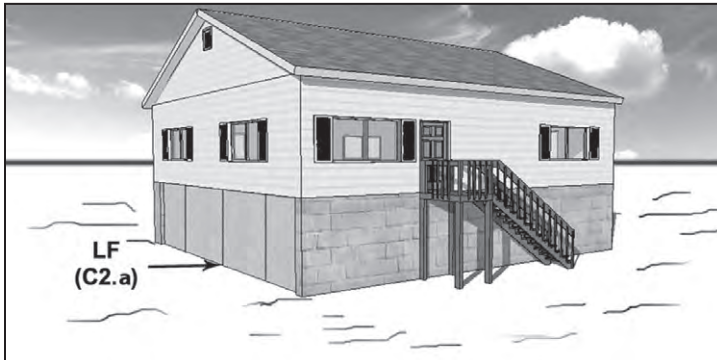
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Shear walls parallel to the expected flow of floodwaters  |
| <b>Type of Enclosure</b>   | Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

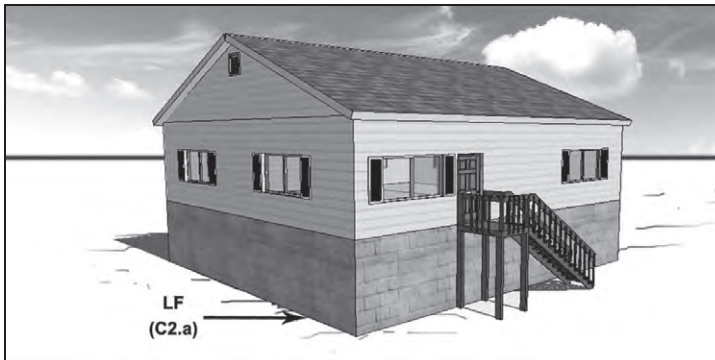
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Finished or unfinished enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

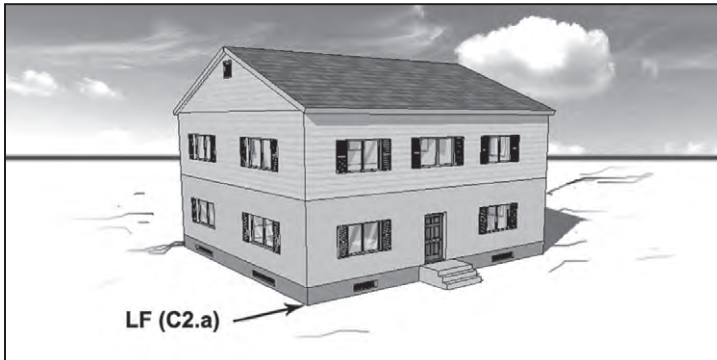
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished crawlspace  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of foundation wall  |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>Elevated On Crawlspace</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

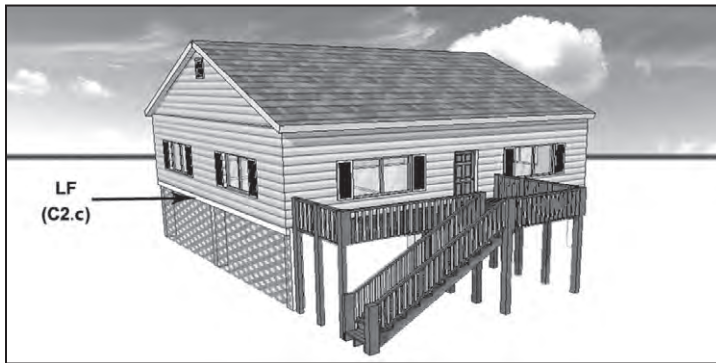
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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.

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | <p>The space below the lowest elevated floor either has no enclosure or has:</p> <p>(1) Insect screening, provided that no additional supports are required for the screening; <i>or</i></p> <p>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; <i>or</i></p> <p>(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; <i>or</i></p> <p>(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.</p> <p>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.</p> |
| <b>Machinery or Equipment Servicing Building</b>                   | No machinery or equipment below elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>                                     | <p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1–V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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

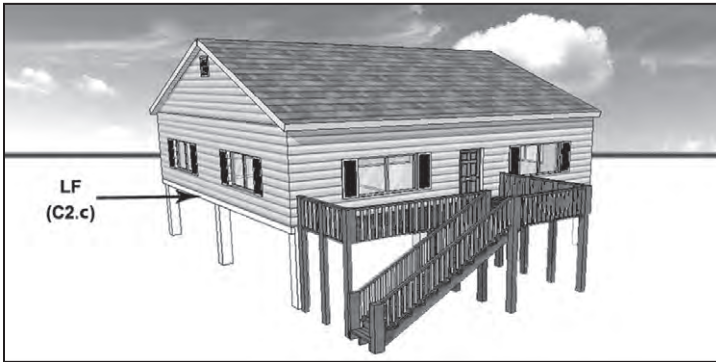
4 HAG — Highest Adjacent Grade

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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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure or open-wood latticework or insect screening  |
| <b>Machinery or Equipment Servicing Building</b>                   | With machinery or equipment at or above the BFE  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>                                     | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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

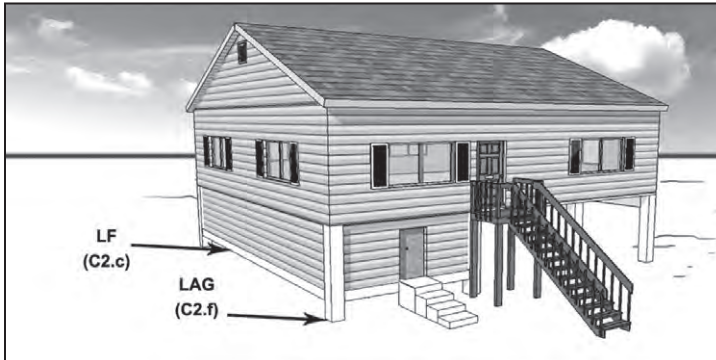
4 HAG — Highest Adjacent Grade

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                   | Without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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

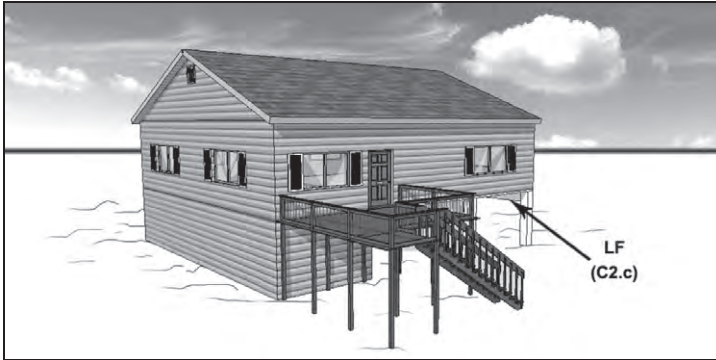
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**ELEVATED BUILDINGS  
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30 —  
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                   | Without machinery or equipment below elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member   |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1-V30, VE Zone <b>With Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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

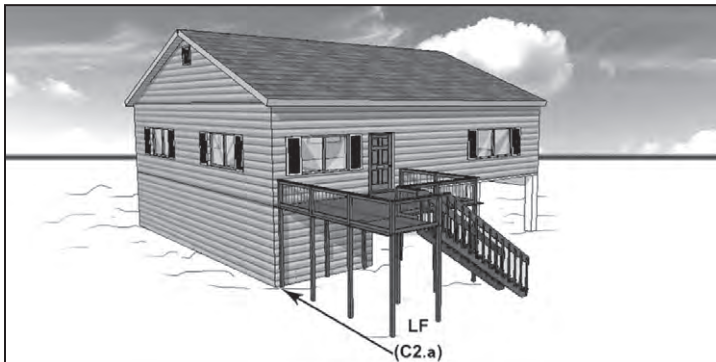
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                   | With machinery or equipment below the BFE   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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**



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                               | With machinery or equipment below the BFE   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 3 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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

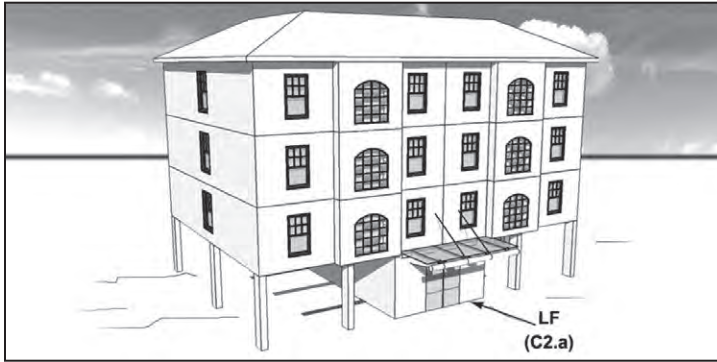
4 HAG — Highest Adjacent Grade

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                               | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>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. |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                            | Shear walls parallel to the expected flow of floodwaters   |
| <b>Type of Enclosure</b>   | Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)  |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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

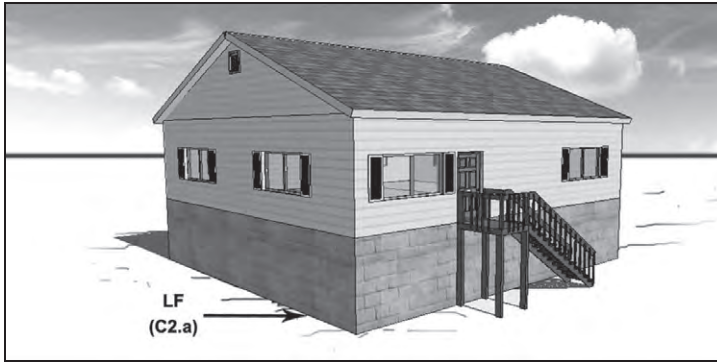
4 HAG — Highest Adjacent Grade

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**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>  | Solid foundation walls  |
| <b>Type of Enclosure</b>   | Finished or unfinished enclosure  |
| <b>Machinery or Equipment Servicing Building</b>                               | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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 |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | 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**



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>                            | Solid foundation walls  |
| <b>Type of Enclosure</b>   | Unfinished crawlspace   |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of foundation wall   |
| <b>Application Should Show</b>                                     | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure garage<br>Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br>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 |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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

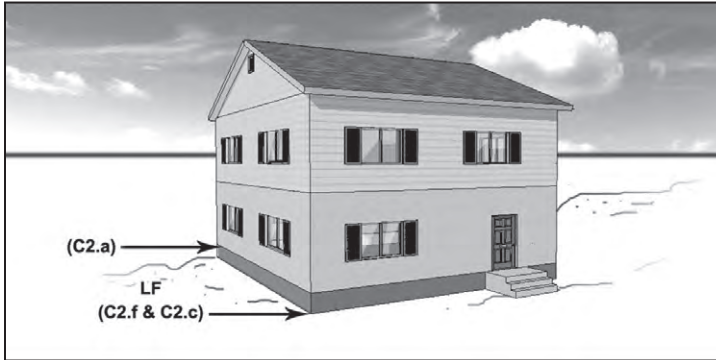
4 HAG — Highest Adjacent Grade

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.

**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.

|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B) |
| <b>Lowest Floor for Rating</b>   | Lowest adjacent grade (C2.f)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No                               |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | 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.

## 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                           | <b>FOR INSURANCE COMPANY USE</b> |          |
| STREET ADDRESS (Including Apt., Unit Number)    |                                  |          |
| OTHER DESCRIPTION (Lot and Block Numbers, etc.) |                                  |          |
| 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<br>(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/<br>Contents | \$250,000/<br>\$100,000          | \$250,000/<br>\$100,000 | \$500,000/<br>\$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**

| <b>PURCHASER OF POLICY</b>                             | <b>BUILDING OCCUPANCY<sup>1</sup></b> | <b>CONDO UNIT INDICATOR<sup>1</sup></b> | <b>PRP ELIGIBILITY</b> | <b>RATE TABLE</b>      | <b>POLICY FORM</b> |
|--|---------------------------------------|---|------------------------|------------------------|--------------------|
| UNIT OWNER   | Single family                         | Yes                                     | Yes                    | 1-4 Family residential | Dwelling           |
| ASSOCIATION<br>(ASSOCIATION-OWNED<br>SINGLE UNIT ONLY) | Single family                         | Yes                                     | Yes                    | 1-4 Family residential | Dwelling           |
| ASSOCIATION<br>(ENTIRE BUILDING)                       | N/A                                   | N/A                                     | No                     | N/A                    | N/A                |

**MULTI-UNIT RESIDENTIAL BUILDING – 2 TO 4 UNITS PER BUILDING**

| <b>PURCHASER OF POLICY</b>                             | <b>BUILDING OCCUPANCY<sup>1</sup></b> | <b>CONDO UNIT INDICATOR<sup>1</sup></b>     | <b>PRP ELIGIBILITY</b> | <b>RATE TABLE</b>                | <b>POLICY FORM</b> |
|--|---------------------------------------|---|------------------------|----------------------------------|--------------------|
| UNIT OWNER   | 2-4                                   | Yes   | Yes                    | 1-4 Family residential           | Dwelling           |
| ASSOCIATION<br>(ASSOCIATION-OWNED<br>SINGLE UNIT ONLY) | 2-4                                   | Yes   | Yes                    | 1-4 Family residential           | Dwelling           |
| ASSOCIATION<br>(ENTIRE BUILDING)                       | N/A                                   | N/A   | No                     | N/A                              | N/A                |
| OWNER OF NON-<br>RESIDENTIAL CONTENTS                  | Non-residential                       | Yes<br>(Building coverage<br>not available) | Yes                    | Non-residential<br>contents-only | General Property   |

**MULTI-UNIT RESIDENTIAL BUILDING – 5 OR MORE UNITS PER BUILDING**

| <b>PURCHASER OF POLICY</b>                             | <b>BUILDING OCCUPANCY<sup>1</sup></b> | <b>CONDO UNIT INDICATOR<sup>1</sup></b>     | <b>PRP ELIGIBILITY</b> | <b>RATE TABLE</b>                | <b>POLICY FORM</b> |
|--|---------------------------------------|---|------------------------|----------------------------------|--------------------|
| UNIT OWNER   | Other residential                     | Yes   | Yes                    | Other residential                | Dwelling           |
| ASSOCIATION<br>(ASSOCIATION-OWNED<br>SINGLE UNIT ONLY) | Other residential                     | Yes   | Yes                    | Other residential                | Dwelling           |
| ASSOCIATION<br>(ENTIRE BUILDING)                       | N/A                                   | N/A   | No                     | N/A                              | N/A                |
| OWNER OF NON-<br>RESIDENTIAL CONTENTS                  | Non-residential                       | Yes<br>(Building coverage<br>not available) | Yes                    | Non-residential<br>contents-only | General Property   |

**NON-RESIDENTIAL BUILDING**

| <b>PURCHASER OF POLICY</b>            | <b>BUILDING OCCUPANCY<sup>1</sup></b> | <b>CONDO UNIT INDICATOR<sup>1</sup></b>     | <b>PRP ELIGIBILITY</b> | <b>RATE TABLE</b>                        | <b>POLICY FORM</b> |
|---------------------------------------|---------------------------------------|---|------------------------|--|--------------------|
| OWNER OF NON-<br>RESIDENTIAL CONTENTS | Non-residential                       | Yes<br>(Building coverage<br>not available) | Yes                    | Non-residential<br>contents-only         | General Property   |
| OWNER OF RESIDENTIAL<br>CONTENTS      | Single family                         | Yes<br>(Building coverage<br>not available) | Yes                    | Residential<br>contents-only             | Dwelling           |
| ASSOCIATION<br>(ENTIRE BUILDING)      | Non-residential                       | N/A   | Yes                    | Non-residential building<br>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<sup>1, 2, 3</sup>**

| WITH BASEMENT OR ENCLOSURE <sup>4</sup> |           |         | WITHOUT BASEMENT OR ENCLOSURE <sup>5</sup> |           |         |
|---|-----------|---------|--|-----------|---------|
| 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<sup>1, 2, 6</sup>**

| 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<sup>1, 2, 3</sup>**  
With Basement or Enclosure<sup>4</sup>

| CONTENTS COVERAGE        |           | \$8,000 | \$12,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$80,000 | \$100,000 |
|--------------------------|-----------|---------|----------|----------|----------|----------|----------|----------|----------|-----------|
| <b>BUILDING COVERAGE</b> | \$ 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<sup>1, 2, 3</sup>**  
Without Basement or Enclosure<sup>5</sup>

| CONTENTS COVERAGE        |           | \$8,000 | \$12,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$80,000 | \$100,000 |
|--------------------------|-----------|---------|----------|----------|----------|----------|----------|----------|----------|-----------|
| <b>BUILDING COVERAGE</b> | \$ 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<sup>1, 2, 3</sup>**

With Basement or Enclosure<sup>4</sup>

| CONTENTS COVERAGE        |           | \$50,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 |
|--------------------------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>BUILDING COVERAGE</b> | \$ 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<sup>1, 2, 3</sup>**

Without Basement or Enclosure<sup>5</sup>

| CONTENTS COVERAGE        |           | \$50,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 |
|--------------------------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>BUILDING COVERAGE</b> | \$ 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<sup>1, 2</sup>**

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

| WITH BASEMENT OR ENCLOSURE <sup>4</sup> |           |         | WITHOUT BASEMENT OR ENCLOSURE <sup>5</sup> |           |         |
|---|-----------|---------|--|-----------|---------|
| 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<sup>1, 2, 6</sup>**

| 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<sup>1, 2, 3</sup>**  
With Basement or Enclosure<sup>4</sup>

| CONTENTS COVERAGE        |           | \$8,000 | \$12,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$80,000 | \$100,000 |
|--------------------------|-----------|---------|----------|----------|----------|----------|----------|----------|----------|-----------|
| <b>BUILDING COVERAGE</b> | \$ 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<sup>1, 2, 3</sup>**  
Without Basement or Enclosure<sup>5</sup>

| CONTENTS COVERAGE        |           | \$8,000 | \$12,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$80,000 | \$100,000 |
|--------------------------|-----------|---------|----------|----------|----------|----------|----------|----------|----------|-----------|
| <b>BUILDING COVERAGE</b> | \$ 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<sup>1, 2, 3</sup>**  
With Basement or Enclosure<sup>4</sup>

| CONTENTS COVERAGE        |           | \$50,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 |
|--------------------------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>BUILDING COVERAGE</b> | \$ 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<sup>1, 2, 3</sup>**  
Without Basement or Enclosure<sup>5</sup>

| CONTENTS COVERAGE        |           | \$50,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 |
|--------------------------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>BUILDING COVERAGE</b> | \$ 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<sup>1, 2</sup>**

| 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

|  |
|--|
| <input type="checkbox"/> NEW <input type="checkbox"/> RENEWAL <input type="checkbox"/> TRANSFER (NFIP ONLY)<br>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

|                |   |  |
|----------------|---|--|
| <b>BILLING</b> | FOR RENEWAL, BILL:                        | <input type="checkbox"/> LOSS PAYEE  |
|                | <input type="checkbox"/> INSURED          | <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW) |
|                | <input type="checkbox"/> FIRST MORTGAGEE  |  |
|                | <input type="checkbox"/> SECOND MORTGAGEE |  |

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

##### C. Policy Period

|   |   |
|---|---|
| <b>POLICY PERIOD</b>  | POLICY PERIOD IS FROM ____/____/____ TO ____/____/____<br>12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. |
|   | WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY  |
|   | <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD  |
|   | <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY                                 |
|   | <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD   |
| PROPERTY PURCHASED ON OR AFTER 07/06/2012: <input type="checkbox"/> YES <input type="checkbox"/> 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

|                                   |   |
|-----------------------------------|---|
| <b>AGENT/PRODUCER INFORMATION</b> | NAME AND MAILING ADDRESS OF AGENT/PRODUCER:<br><br> |
|                                   | 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

|                            |  |
|----------------------------|--|
| <b>INSURED INFORMATION</b> | NAME AND MAILING ADDRESS OF INSURED:<br><br> |
|                            | PHONE NO.: _____                             |

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

##### F. Property Location

|                          |   |
|--------------------------|---|
| <b>PROPERTY LOCATION</b> | <b>NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.</b><br>IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?<br><input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX). |
|                          | <br><br>  |
|                          | 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/<br>OTHER | NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER<br>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? <input type="checkbox"/> YES <input type="checkbox"/> NO                      |
|                     | IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA |
|                     | <input type="checkbox"/> OTHER (SPECIFY): _____<br>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

|                           |   |
|---------------------------|---|
| <b>BUILDING OCCUPANCY</b> |   |
| <input type="checkbox"/>  | SINGLE FAMILY                           |
| <input type="checkbox"/>  | 2-4 FAMILY                              |
| <input type="checkbox"/>  | OTHER RESIDENTIAL                       |
| <input type="checkbox"/>  | 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

|                                  |  |
|----------------------------------|--|
| <b>BUILDING PURPOSE</b>          |  |
| <input type="checkbox"/>         | 100% RESIDENTIAL   |
| <input type="checkbox"/>         | 100% NON-RESIDENTIAL                                       |
| <input type="checkbox"/>         | MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ % |
| IS BUILDING A BUSINESS PROPERTY? |  |
| <input type="checkbox"/>         | YES  |
| <input type="checkbox"/>         | 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

|  |                               |
|--|-------------------------------|
| <b>BASEMENT, ENCLOSURE, CRAWLSPACE</b> |                               |
| <input type="checkbox"/>               | NONE                          |
| <input type="checkbox"/>               | CRAWLSPACE                    |
| <input type="checkbox"/>               | SUBGRADE CRAWLSPACE           |
| <input type="checkbox"/>               | FINISHED BASEMENT/ENCLOSURE   |
| <input type="checkbox"/>               | UNFINISHED BASEMENT/ENCLOSURE |

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 |  |                                    |
| <input type="checkbox"/> 1  | <input type="checkbox"/> 2                                       | <input type="checkbox"/> 3 OR MORE |
| <input type="checkbox"/> SPLIT LEVEL  | <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOW-RISE ONLY) |                                    |
| <input type="checkbox"/> 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.

- o 1 Floor – excludes unfinished attic;
- o 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- o 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- o Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- o 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? <input type="checkbox"/> YES <input type="checkbox"/> NO       |
| IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? <input type="checkbox"/> YES <input type="checkbox"/> NO |

- o 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? <input type="checkbox"/> YES <input type="checkbox"/> NO                                  |
| IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO                      |
| IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY |

o Building Walled and Roofed

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

o 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.

o 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? <input type="checkbox"/> YES <input type="checkbox"/> 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? <input type="checkbox"/> YES <input type="checkbox"/> NO  |
| IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO                      |
| IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO                            |
| IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO |
| IF YES, SEE NOTICE BELOW.  |

o 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.



o Rental Property

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

o 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 LOCATED IN\*:

|  |   |
|--|---|
| <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) | <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER |
| <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE                | <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR  |
| <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL        | *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 DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

CHECK ONE OF THE FOLLOWING:

|  |   |
|--|---|
| <input type="checkbox"/> BUILDING PERMIT   | <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT  |
| <input type="checkbox"/> CONSTRUCTION  | <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES |
| <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT |   |

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

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

**NOTICE:** BUILDING COVERAGE BENEFITS - EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING - ARE NOT AVAILABLE IF OTHER NRP 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:

|  |   |  |
|--|---|--|
| <input type="checkbox"/> Furnace   | <input type="checkbox"/> Heat pump      | <input type="checkbox"/> Air conditioner |
| <input type="checkbox"/> Water heater  | <input type="checkbox"/> Fuel tank      | <input type="checkbox"/> Cistern         |
| <input type="checkbox"/> Elevator equipment  | <input type="checkbox"/> Washer & dryer | <input type="checkbox"/> Food freezer    |
| <input type="checkbox"/> 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:

|  |   |  |
|--|---|--|
| <input type="checkbox"/> Furnace   | <input type="checkbox"/> Heat pump      | <input type="checkbox"/> Air conditioner |
| <input type="checkbox"/> Water heater  | <input type="checkbox"/> Fuel tank      | <input type="checkbox"/> Cistern         |
| <input type="checkbox"/> Elevator equipment  | <input type="checkbox"/> Washer & dryer | <input type="checkbox"/> Food freezer    |
| <input type="checkbox"/> 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.



## **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.

|  |  |   |   |   |  |  |  |  |  |   |  |  |   |                                 |
|--|--|---|---|---|--|--|--|--|--|---|--|--|---|---------------------------------|
| <b>BILLING</b>   | FOR RENEWAL BILL:<br><input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE<br><input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)<br><input type="checkbox"/> SECOND MORTGAGEE  | <b>POLICY PERIOD</b>  |   |   |  |  |  |  |  |   |  |  |   |                                 |
| <b>AGENT/PRODUCER INFORMATION</b>  | NAME AND MAILING ADDRESS OF AGENT/PRODUCER:<br><br>AGENCY NO.: _____ AGENT'S TAX ID: _____<br>PHONE NO.: _____ FAX NO.: _____<br>EMAIL ADDRESS: _____  | <b>INSURED INFORMATION</b>  |   |   |  |  |  |  |  |   |  |  |   |                                 |
| <b>PROPERTY LOCATION</b>   | NOTE: ONE BUILDING PER POLICY — BLANKET COVERAGE NOT PERMITTED.<br>IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?<br><input type="checkbox"/> YES <input type="checkbox"/> NO. IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).  | <b>1ST MORTGAGEE</b>  |   |   |  |  |  |  |  |   |  |  |   |                                 |
| <b>DISASTER ASSISTANCE</b>   | FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:<br><br>IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA<br><input type="checkbox"/> OTHER (SPECIFY): _____<br>CASE FILE NO.: _____  | <b>2ND MORTGAGEE/OTHER</b>  |   |   |  |  |  |  |  |   |  |  |   |                                 |
| <b>COMMUNITY</b>   | RATING MAP INFORMATION<br>NAME OF COUNTY/PARISH: _____<br>COMMUNITY NO./PANEL NO. AND SUFFIX: _____<br>FIRM ZONE: _____  | <b>COMMUNITY</b>  |   |   |  |  |  |  |  |   |  |  |   |                                 |
| <b>BUILDING</b>  | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:33%;">                             BUILDING OCCUPANCY<br/> <input type="checkbox"/> SINGLE FAMILY<br/> <input type="checkbox"/> 2-4 FAMILY<br/> <input type="checkbox"/> OTHER RESIDENTIAL<br/> <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)                         </td> <td style="width:33%;">                             BASEMENT, ENCLOSURE, CRAWLSPACE<br/> <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE<br/> <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE<br/> <input type="checkbox"/> SUBGRADE CRAWLSPACE                         </td> <td style="width:33%;">                             IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO<br/>                             ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____                         </td> </tr> <tr> <td>                             BUILDING PURPOSE<br/> <input type="checkbox"/> 100% RESIDENTIAL<br/> <input type="checkbox"/> 100% NON-RESIDENTIAL<br/> <input type="checkbox"/> MIXED-USE — SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____%                         </td> <td>                             NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE<br/> <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE<br/> <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)<br/> <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION                         </td> <td>                             IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? 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| <b>CONTENTS</b>  | CONTENTS LOCATED IN*:<br><input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE)<br><input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE<br><input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL<br><input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER<br><input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR<br>*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.   | <b>COVERAGE AND PREMIUM</b>   |   |   |  |  |  |  |  |   |  |  |   |                                 |
| <b>BUILDING ELIGIBILITY</b>  | 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.<br><br>ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:<br>A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?<br>• 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO<br>• 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO<br>• 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO<br>• 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO<br>• 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO   | ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL<br>BUILDING AND CONTENTS COVERAGE COMBINATION<br>BUILDING: \$ _____<br>CONTENTS: \$ _____<br>PREMIUM: \$ _____<br><br>CONTENTS COVERAGE ONLY<br>AMOUNT: \$ _____<br>PREMIUM: \$ _____   |   |   |  |  |  |  |  |   |  |  |   |                                 |
| <b>SIGNATURE</b>   | 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.<br><br>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 _____<br>SIGNATURE OF INSURED (OPTIONAL) _____   | DATE (MM/DD/YYYY) _____<br>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**





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

| ZONE   | MPPP RATES PER \$100 OF BUILDING COVERAGE <sup>3</sup> | MPPP RATES PER \$100 OF CONTENTS COVERAGE <sup>3</sup> | ICC PREMIUM FOR \$30,000 COVERAGE <sup>4, 5</sup> |
|--|--|--|---|
| <b>Emergency Program Community</b>   | 5.00   | 5.00   | N/A   |
| <b>A Zones - All building &amp; occupancy types, except A99, AR, AR Dual Zones</b> | 5.00 / 3.00  | 5.00 / 3.00  | \$70  |
| <b>V Zones - All building &amp; occupancy types</b>                                | 11.00 / 11.00  | 11.00 / 11.00  | \$70  |
| <b>A99 Zone, AR, AR Dual Zones</b>   | 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/Serviceors 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](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

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| 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   |                            |           |                   | PAYMENT METHOD:<br><input type="checkbox"/> CHECK<br><input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ | SUBTOTAL   |                               | \$366         |       |       |
| BUILDING COVERAGE   |                            |           | CONTENTS COVERAGE |  |            | DEDUCTIBLE DISCOUNT/SURCHARGE |               | —     |       |
| BASIC   | ADDITIONAL                 | TOTAL     | BASIC             |  | ADDITIONAL | TOTAL                         | SUBTOTAL      |       | \$366 |
| —   | —                          | \$200,000 | —                 | —  | \$80,000   | ICC PREMIUM                   |               | —     |       |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR  |                            |           |                   | SUBTOTAL   |            | SUBTOTAL                      |               | \$366 |       |
| <b>NOTICE:</b> 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) _____  |            |                               |               |       |       |
| CRS PREMIUM DISCOUNT ____ %   |                            |           |                   |  |            | SUBTOTAL                      |               | \$366 |       |
| RESERVE FUND ____ %   |                            |           |                   |  |            | SUBTOTAL                      |               | \$366 |       |
| PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)   |                            |           |                   |  |            | DIFFERENCE _____ (+/-)        |               | \$81  |       |
| PRO-RATA FACTOR   |                            |           |                   |  |            | TOTAL AMOUNT DUE (+/-)        |               | \$37  |       |

**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   |                            |           |                   | PAYMENT METHOD:<br><input type="checkbox"/> CHECK<br><input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ | SUBTOTAL   |                               | \$1,077       |   |         |
| BUILDING COVERAGE   |                            |           | CONTENTS COVERAGE |  |            | DEDUCTIBLE DISCOUNT/SURCHARGE |               | — |         |
| BASIC   | ADDITIONAL                 | TOTAL     | BASIC             |  | ADDITIONAL | TOTAL                         | SUBTOTAL      |   | \$1,077 |
| \$60,000  | \$40,000                   | \$100,000 | \$25,000          |  | —          | \$25,000                      | ICC PREMIUM   |   | \$5     |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR  |                            |           |                   | SUBTOTAL   |            | \$1,082                       |               |   |         |
| <b>NOTICE:</b> 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. |                            |           |                   | CRS PREMIUM DISCOUNT ____ %  |            | —                             |               |   |         |
| 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.    |                            |           |                   | SUBTOTAL   |            | \$1,082                       |               |   |         |
| SIGNATURE OF INSURANCE AGENT/PRODUCER _____   |                            |           |                   | RESERVE FUND ____ %  |            | \$54                          |               |   |         |
| SIGNATURE OF INSURED (IF APPLICABLE) _____  |                            |           |                   | SUBTOTAL   |            | \$1,136                       |               |   |         |
| SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____   |                            |           |                   | PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)  |            | \$528                         |               |   |         |
|   |                            |           |                   | DIFFERENCE _____ (+/-)   |            | \$608                         |               |   |         |
|   |                            |           |                   | PRO-RATA FACTOR  |            | .753                          |               |   |         |
|   |                            |           |                   | <b>TOTAL AMOUNT DUE (+/-)</b>  |            | <b>\$458</b>                  |               |   |         |

**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  |                            |          |                   |                        |          |                               | PAYMENT METHOD:<br><input type="checkbox"/> CHECK<br><input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ | SUBTOTAL | \$966 |
| BUILDING COVERAGE  |                            |          | CONTENTS COVERAGE |                        |          | DEDUCTIBLE DISCOUNT/SURCHARGE |  | —        |       |
| BASIC  | ADDITIONAL                 | TOTAL    | BASIC             | ADDITIONAL             | TOTAL    | SUBTOTAL                      |  | \$966    |       |
| \$45,000   | —                          | \$45,000 | \$15,000          | —                      | \$15,000 | ICC PREMIUM                   |  | \$5      |       |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR   |                            |          |                   |                        |          |                               | SUBTOTAL   | \$971    |       |
| <b>NOTICE:</b> 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. |                            |          |                   |                        |          |                               | 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   |          |       |
| <b>TOTAL AMOUNT DUE (+/-)</b>  |                            |          |                   |                        |          |                               | <b>\$280</b>   |          |       |

|  |                            |
|--|----------------------------|
| _____<br>SIGNATURE OF INSURANCE AGENT/PRODUCER       | _____<br>DATE (MM/DD/YYYY) |
| _____<br>SIGNATURE OF INSURED (IF APPLICABLE)        | _____<br>DATE (MM/DD/YYYY) |
| _____<br>SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) | _____<br>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.**

| <b>CHANGE</b>   | <b>REASON FOR CHANGE (CHECK ALL THAT APPLY)</b><br><input type="checkbox"/> MORTGAGEE <input type="checkbox"/> MAILING ADDRESS<br><input type="checkbox"/> INCREASE COVERAGE <input type="checkbox"/> BILLING<br><input type="checkbox"/> BUILDING INFORMATION <input type="checkbox"/> AGENT/PRODUCER<br><input type="checkbox"/> INSURED INFORMATION<br><input type="checkbox"/> OTHER (SPECIFY) _____  | <b>ASSIGNMENT</b>   | <b>REASON FOR ASSIGNMENT:</b><br><input type="checkbox"/> NEW PURCHASE<br>DATE OF PURCHASE: ____/____/____<br><input type="checkbox"/> OTHER (SPECIFY): _____ | <b>BILLING</b>   | <b>FOR RENEWAL, BILL:</b><br><input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE<br><input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)<br><input type="checkbox"/> SECOND MORTGAGEE  |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
|---|---|---|---|--|--|----------------------------|---------------|-------------------|------------------------|--|-------|---------------|--------|-------|------------|--------|------|---------|----------------------|--|--|--|--|--|--|--|---------------------------|--|--|--|--|--|--|--|----------------------|--|--|--|--|--|--|--|---------------------------|--|--|--|--|--|--|--|---|----------|----------|---------|----------|----------|---------|--|--|--|
| <b>POLICY PERIOD</b>  | POLICY PERIOD IS FROM ____/____/____ TO ____/____/____<br>12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.<br>ENDORSEMENT EFFECTIVE DATE: ____/____/____<br>FOR ADDED COVERAGE, INDICATE THE APPLICABLE WAITING PERIOD:<br><input type="checkbox"/> STANDARD 30 DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION - NO WAITING<br><input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) - 1 DAY   |   |   | <b>INSURED INFORMATION</b>   | NAME AND MAILING ADDRESS OF INSURED:<br><br>PHONE NO.: _____   |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| <b>AGENT/PRODUCER INFORMATION</b>                               | NAME AND MAILING ADDRESS OF AGENT/PRODUCER:<br><br>AGENCY NO.: _____ AGENT'S TAX ID: _____<br>PHONE NO.: _____ FAX NO.: _____<br>EMAIL ADDRESS: _____   |   |   | <b>PROPERTY LOCATION</b>   | <b>NOTE: ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED.</b><br>IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?<br><input type="checkbox"/> YES <input type="checkbox"/> NO   IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).<br><br>FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____   |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| <b>1ST MORTGAGEE</b>  | NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:<br><br>LOAN NO.: _____   |   |   | <b>2ND MORTGAGEE/ OTHER</b>  | NAME AND MAILING ADDRESS OF: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE<br><input type="checkbox"/> OTHER (SPECIFY): _____<br><br>LOAN NO.: _____  |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| <b>COMMUNITY</b>  | <b>RATING MAP INFORMATION</b><br>NAME OF COUNTY/PARISH: _____<br>COMMUNITY NO./PANEL NO. AND SUFFIX: _____<br>FIRM ZONE: _____<br>COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY  |   |   | <b>GRANDFATHERING INFORMATION</b>  | GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO   IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR<br><input type="checkbox"/> CONTINUOUS COVERAGE PRIOR POLICY NO.: _____<br>CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____<br>CURRENT FIRM ZONE: _____      CURRENT BFE: _____   |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| <b>BUILDING</b>   | <b>BUILDING OCCUPANCY</b><br><input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> BASEMENT, ENCLOSURE, CRAWLSPACE<br><input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE<br><input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE<br><input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) <input type="checkbox"/> SUBGRADE CRAWLSPACE<br><br><b>NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE</b><br><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL<br><input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)<br><input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION<br><input type="checkbox"/> MIXED-USE - SPECIFY _____<br>PERCENTAGE OF RESIDENTIAL USE: _____%<br>IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO |   |   | <b>CONSTRUCTION INFORMATION</b>  | IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY<br><br>IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IF YES, SEE NOTICE BELOW.<br><br>DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)<br><br>IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION<br><br>CONSTRUCTION DATE: ____/____/____<br>CHECK ONE OF THE FOLLOWING:<br><input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT<br><input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT<br><input type="checkbox"/> DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| <b>CONTENTS</b>   | <b>CONTENTS LOCATED IN*:</b><br><input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO<br><input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE      IF NO, DESCRIBE: _____<br><input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL<br><input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER<br><input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR<br>*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.   |   |   | <b>ELEVATION DATA</b>  | IS BUILDING POST-FIRM CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>BUILDING DIAGRAM NO.: _____      LOWEST ADJACENT GRADE (LAG): _____      ELEVATION CERTIFICATION DATE: ____/____/____<br>LOWEST FLOOR ELEVATION: _____ (-) BASE FLOOD ELEVATION: _____ (-) DIFFERENCE TO NEAREST FOOT: _____ (+ OR -)<br>(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.)<br>IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input type="checkbox"/> NO<br>IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)  |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| <b>COVERAGE AND RATING</b>                                      | ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____      DEDUCTIBLE*: BUILDING \$ _____      CONTENTS \$ _____<br>DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO      *THE PRP PROVIDES THE STANDARD DEDUCTIBLES ONLY.   |   |   | <b>TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A &amp; B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.</b> |  |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
|   |   | <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">INSURANCE COVERAGE</th> <th colspan="3">SECTION A - CURRENT LIMITS</th> <th colspan="3">SECTION B - NEW LIMITS</th> <th rowspan="2">A + B PREMIUM</th> </tr> <tr> <th>AMOUNT</th> <th>RATE</th> <th>PREMIUM</th> <th>AMOUNT</th> <th>RATE</th> <th>PREMIUM</th> </tr> </thead> <tbody> <tr> <td>BUILDING BASIC LIMIT</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>BUILDING ADDITIONAL LIMIT</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>CONTENTS BASIC LIMIT</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>CONTENTS ADDITIONAL LIMIT</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL</td> <td>BUILDING</td> <td>CONTENTS</td> <td>PREMIUM</td> <td>BUILDING</td> <td>CONTENTS</td> <td>PREMIUM</td> <td></td> </tr> </tbody> </table> |   |  | 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 |  |  |  |
| 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<br><table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">BUILDING COVERAGE</th> <th colspan="3">CONTENTS COVERAGE</th> </tr> <tr> <th>BASIC</th> <th>ADDITIONAL</th> <th>TOTAL</th> <th>BASIC</th> <th>ADDITIONAL</th> <th>TOTAL</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>  |   |  | BUILDING COVERAGE  |                            |               | CONTENTS COVERAGE |                        |  | BASIC | ADDITIONAL    | TOTAL  | BASIC | ADDITIONAL | TOTAL  |      |         |                      |  |  |  | <b>PAYMENT METHOD:</b><br><input type="checkbox"/> CHECK      SUBTOTAL<br><input type="checkbox"/> CREDIT CARD      DEDUCTIBLE DISCOUNT/SURCHARGE<br><input type="checkbox"/> OTHER: _____      SUBTOTAL<br>ICC PREMIUM<br>SUBTOTAL<br>CRS PREMIUM DISCOUNT _____%<br>SUBTOTAL<br>RESERVE FUND _____%<br>SUBTOTAL<br>PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)<br>DIFFERENCE (+/-)<br>PRO-RATA FACTOR<br><b>TOTAL AMOUNT DUE (+/-)</b> |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| BUILDING COVERAGE   |   |   | CONTENTS COVERAGE   |  |  |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| BASIC   | ADDITIONAL  | TOTAL   | BASIC   | ADDITIONAL   | TOTAL  |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
|   |   |   |   |  |  |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |
| <b>SIGNATURE</b>  | IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR<br><br><b>NOTE:</b> 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.<br>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) ____/____/____<br>SIGNATURE OF INSURED (IF APPLICABLE) _____      DATE (MM/DD/YYYY) ____/____/____<br>SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____      DATE (MM/DD/YYYY) ____/____/____  |   |   |  |  |                            |               |                   |                        |  |       |               |        |       |            |        |      |         |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |                      |  |  |  |  |  |  |  |                           |  |  |  |  |  |  |  |   |          |          |         |          |          |         |  |  |  |

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.





**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   |
|---|--|--|---|
| <b>RENEWAL NOTICE</b><br>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.  |
| <b>FINAL NOTICE</b><br>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. |
| <b>POLICY DECLARATIONS PAGE</b><br>Not shown    | NFIP mails policy declarations page.                         | NFIP mails policy declarations page.                         | NFIP mails policy declarations page.  |



## 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



**FEMA**

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 \$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Choose from one of the following payment options:</b> <input type="checkbox"/> Option A: \$ <span style="margin-left: 100px;"><input type="checkbox"/> Option B: \$</span> |          |  |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| For credit card payment check card type and provide account information below:  |          |  |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <input type="checkbox"/> MasterCard <input type="checkbox"/> AMEX <input type="checkbox"/> Discover<br>Card#:   |          | <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td><td style="width: 10%;"></td> </tr> </table> Exp. Date: ___/___ |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|   |          |  |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <input type="checkbox"/> VISA Cardholder Signature:   |          | X _____  |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| To remit by check make check payable to:<br><br><b>FEMA Flood Payments</b><br><b>P.O. Box 790348</b><br><b>St. Louis, MO 63179-0348</b>                                       |          |  |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Due Date:<br>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<sup>1</sup> 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.<sup>2</sup>
- 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.

<sup>1</sup>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.

<sup>2</sup>Go to [www.fema.gov/library/viewRecord.do?id=7408](http://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.**

|   |  |                            |   |                            |   |   |
|---|--|----------------------------|---|----------------------------|---|---|
| <b>POLICY PERIOD</b>  | POLICY PERIOD IS FROM ____/____/____ TO ____/____/____   |                            | CANCELLATION EFFECTIVE DATE: ____/____/____ |                            |   |   |
| <b>AGENT/PRODUCER INFORMATION</b>   | NAME AND MAILING ADDRESS OF AGENT/PRODUCER ON THE POLICY BEING CANCELED.   |                            | <b>INSURED INFORMATION</b>                  |                            |   |   |
| AGENCY NO.: _____ AGENT'S TAX ID: _____<br>PHONE NO.: _____ FAX NO.: _____<br>EMAIL ADDRESS: _____  |  |                            |   |                            |   |   |
| <b>1ST MORTGAGEE</b>  | NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:   |                            | <b>PROPERTY LOCATION</b>                    |                            |   |   |
| LOAN NO.: _____<br>NAME AND MAILING ADDRESS OF OTHER PARTIES NOTIFIED:  |  |                            |   |                            |   |   |
| <b>2ND MORTGAGEE/ OTHER</b>   |  |                            | <b>N F I P C O P Y</b>                      |                            |   |   |
| <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>CANCELLATION REASON CODE:</b> _____                 </div>   |  |                            |   |                            |   |   |
| <b>CANCELLATION REASON CODES</b>  | <table style="width:100%; border:none;"> <tr> <td style="width:50%; vertical-align:top;"> <ol style="list-style-type: none"> <li>1. BUILDING SOLD OR REMOVED</li> <li>2. CONTENTS SOLD OR REMOVED</li> <li>3. POLICY CANCELED AND REWRITTEN TO ESTABLISH COMMON EXPIRATION DATE WITH OTHER INSURANCE COVERAGE</li> <li>4. DUPLICATE NFIP POLICIES</li> <li>5. NON-PAYMENT</li> <li>6. RISK NOT ELIGIBLE FOR COVERAGE</li> <li>7. PROPERTY CLOSING DID NOT OCCUR (NO INSURABLE INTEREST)</li> <li>8. POLICY OBTAINED FOR PROPERTY CLOSING, BUT NOT REQUIRED BY MORTGAGEE AS PROPERTY NOT IN SFHA</li> <li>9. INSURANCE NO LONGER REQUIRED BY MORTGAGEE; PROPERTY NO LONGER IN SFHA BECAUSE OF PHYSICAL MAP REVISION</li> </ol> </td> <td style="width:50%; vertical-align:top;"> <ol style="list-style-type: none"> <li>10. CONDOMINIUM POLICY (UNIT OR ASSOCIATION) CONVERTING TO RCBAP</li> <li>12. MORTGAGE PAID OFF</li> <li>13. VOIDANCE PRIOR TO EFFECTIVE DATE</li> <li>14. VOIDANCE DUE TO CREDIT CARD ERROR</li> <li>15. INSURANCE NO LONGER REQUIRED BASED ON FEMA REVIEW OF LENDER'S SFHA DETERMINATION (LODR)</li> <li>16. DUPLICATE POLICIES FROM SOURCES OTHER THAN THE NFIP</li> <li>18. MORTGAGE PAID OFF ON MPPP POLICY</li> <li>19. INSURANCE NO LONGER REQUIRED BY MORTGAGEE BECAUSE STRUCTURE REMOVED FROM SFHA BY MEANS OF LOMA OR LOMR</li> <li>20. POLICY WRITTEN TO WRONG FACILITY (SEVERE REPETITIVE LOSS PROPERTY)</li> <li>21. OTHER: CONTINUOUS LAKE FLOODING OR CLOSED BASIN LAKES</li> <li>22. CANCEL/REWRITE DUE TO MISRATING</li> <li>23. FRAUD (FEMA APPROVAL REQUIRED)</li> <li>24. CANCEL/REWRITE DUE TO MAP REVISION, LOMA, OR LOMR</li> </ol> </td> </tr> </table> |                            |   |                            | <ol style="list-style-type: none"> <li>1. BUILDING SOLD OR REMOVED</li> <li>2. CONTENTS SOLD OR REMOVED</li> <li>3. POLICY CANCELED AND REWRITTEN TO ESTABLISH COMMON EXPIRATION DATE WITH OTHER INSURANCE COVERAGE</li> <li>4. DUPLICATE NFIP POLICIES</li> <li>5. NON-PAYMENT</li> <li>6. RISK NOT ELIGIBLE FOR COVERAGE</li> <li>7. PROPERTY CLOSING DID NOT OCCUR (NO INSURABLE INTEREST)</li> <li>8. POLICY OBTAINED FOR PROPERTY CLOSING, BUT NOT REQUIRED BY MORTGAGEE AS PROPERTY NOT IN SFHA</li> <li>9. INSURANCE NO LONGER REQUIRED BY MORTGAGEE; PROPERTY NO LONGER IN SFHA BECAUSE OF PHYSICAL MAP REVISION</li> </ol> | <ol style="list-style-type: none"> <li>10. CONDOMINIUM POLICY (UNIT OR ASSOCIATION) CONVERTING TO RCBAP</li> <li>12. MORTGAGE PAID OFF</li> <li>13. VOIDANCE PRIOR TO EFFECTIVE DATE</li> <li>14. VOIDANCE DUE TO CREDIT CARD ERROR</li> <li>15. INSURANCE NO LONGER REQUIRED BASED ON FEMA REVIEW OF LENDER'S SFHA DETERMINATION (LODR)</li> <li>16. DUPLICATE POLICIES FROM SOURCES OTHER THAN THE NFIP</li> <li>18. MORTGAGE PAID OFF ON MPPP POLICY</li> <li>19. INSURANCE NO LONGER REQUIRED BY MORTGAGEE BECAUSE STRUCTURE REMOVED FROM SFHA BY MEANS OF LOMA OR LOMR</li> <li>20. POLICY WRITTEN TO WRONG FACILITY (SEVERE REPETITIVE LOSS PROPERTY)</li> <li>21. OTHER: CONTINUOUS LAKE FLOODING OR CLOSED BASIN LAKES</li> <li>22. CANCEL/REWRITE DUE TO MISRATING</li> <li>23. FRAUD (FEMA APPROVAL REQUIRED)</li> <li>24. CANCEL/REWRITE DUE TO MAP REVISION, LOMA, OR LOMR</li> </ol> |
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| <b>REFUND</b>   | MAKE REFUND PAYABLE TO (CHECK ONE): <input type="checkbox"/> INSURED <input type="checkbox"/> PAYOR <input type="checkbox"/> AGENT (REASON 5 ABOVE ONLY)<br>MAIL REFUND TO (CHECK ONE): <input type="checkbox"/> INSURED <input type="checkbox"/> PAYOR <input type="checkbox"/> AGENT (REASON 5 ABOVE OR AT REQUEST OF INSURED)   |                            |   |                            |   |   |
| <b>SIGNATURE</b>  | 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.   |                            |   |                            |   |   |
|   | _____<br>SIGNATURE OF INSURED<br>(NOT REQUIRED FOR REASON 5, 6, OR 22)   | _____<br>DATE (MM/DD/YYYY) | _____<br>SIGNATURE OF AGENT/PRODUCER        | _____<br>DATE (MM/DD/YYYY) |   |   |

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.



**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<sup>1</sup>, 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<sup>2</sup> 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 <sup>3</sup> Ground Level - More Than 1 Full Floor |
| <b>Basement or Subgrade Crawlspace</b>  |                            | 3.00 / 2.00                                 | 3.00 / 2.00        | 3.00 / 2.00  | 3.00 / 2.00  | 3.00 / 2.00  |
| <b>Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls</b>                    | 5.00 / 3.00                | 5.00 / 3.00                                 |                    | 6.00 / 4.00  | 6.00 / 4.00  | 3.00 / 2.00  |
| <b>Piles, Piers, Columns, or Parallel Shear Walls</b><br>With Enclosure<br>No Enclosure | 5.00 / 3.00<br>5.00 / 3.00 | 5.00 / 3.00<br>5.00 / 3.00                  |                    | 6.00 / 4.00<br>6.00 / 4.00                               | 6.00 / 4.00<br>6.00 / 4.00                                   | 3.00 / 2.00<br>3.00 / 2.00                               |
| <b>Slab on Natural Grade</b>  | 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:<br>(INCLUDING FOUNDATION): \$  |                           |                     |      |                | DEDUCTIBLE: BUILDING \$   |      |                | CONTENTS \$                                  |               |                |
|---|---------------------------|---------------------|------|----------------|---|------|----------------|--|---------------|----------------|
|   |                           |                     |      |                | DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO  |      |                |  |               |                |
| INSURANCE COVERAGE  | TOTAL AMOUNT OF INSURANCE | BASIC LIMITS        |      |                | ADDITIONAL LIMITS<br>(REGULAR PROGRAM ONLY)   |      |                | DEDUCTIBLE<br>PREMIUM REDUCTION/<br>INCREASE | TOTAL PREMIUM |                |
|   |                           | AMOUNT OF INSURANCE | RATE | ANNUAL PREMIUM | AMOUNT OF INSURANCE   | RATE | ANNUAL PREMIUM |  |               |                |
| 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:<br><input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING  |                           |                     |      |                | PAYMENT METHOD:<br><input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD<br><input type="checkbox"/> OTHER: _____ |      |                | ANNUAL SUBTOTAL                              |               | \$6,869        |
|   |                           |                     |      |                |   |      |                | ICC PREMIUM                                  |               | \$5            |
|   |                           |                     |      |                |   |      |                | SUBTOTAL                                     |               | \$6,874        |
| <b>NOTICE:</b> 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. |                           |                     |      |                |   |      |                | CRS PREMIUM DISCOUNT ____ %                  |               | \$0            |
| 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.    |                           |                     |      |                |   |      |                | SUBTOTAL                                     |               | \$6,874        |
|   |                           |                     |      |                |   |      |                | RESERVE FUND ____ %                          |               | \$344          |
|   |                           |                     |      |                |   |      |                | SUBTOTAL                                     |               | \$7,218        |
| SIGNATURE OF INSURANCE AGENT/PRODUCER _____   |                           |                     |      |                | DATE (MM/DD/YYYY) _____   |      |                | PROBATION SURCHARGE                          |               | \$50           |
| SIGNATURE OF INSURED (OPTIONAL) _____   |                           |                     |      |                | DATE (MM/DD/YYYY) _____   |      |                | FEDERAL POLICY FEE                           |               | \$44           |
|   |                           |                     |      |                |   |      |                | <b>TOTAL AMOUNT DUE</b>                      |               | <b>\$7,312</b> |

#### 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|------------------|-----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Alabama</b>   |                             |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Alaska</b>    |                             |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Arizona</b>   |                             |                |                        |               |                                  |                         |                     |
| 040013           | Benson, Town of             | 10/1/91        | 10/1/92                | 10            | 0                                | 0                       | R                   |
| 040014           | Bisbee, City of             | 10/1/91        | 10/1/92                | 10            | 0                                | 0                       | R                   |
| 040131           | Camp Verde, Town of         | 10/1/91        | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Arizona (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Arkansas</b>            |                           |                |                        |               |                                  |                         |                     |
| 050029                     | Arkadelphia, City of      | 10/1/91        | 10/1/05                | 8             | 10                               | 5                       | C                   |
| 050192                     | Benton, City of           | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 050419                     | Benton County             | 05/1/05        | 05/1/05                | 8             | 10                               | 5                       | C                   |
| 050012                     | Bentonville, City of      | 10/1/92        | 10/1/02                | 8             | 10                               | 5                       | C                   |
| 050140                     | Blytheville, City of      | 10/1/95        | 10/1/95                | 9             | 5                                | 5                       | C                   |
| 050046                     | Bono, City of             | 10/1/92        | 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                   |
| <b>California</b>          |                           |                |                        |               |                                  |                         |                     |
| 060001                     | Alameda County            | 10/1/92        | 10/1/99                | 7             | 15                               | 5                       | C                   |
| 060213                     | Anaheim, City of          | 10/1/91        | 05/1/07                | 8             | 10                               | 5                       | C                   |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------------|------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>California (continued)</b> |                              |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>California (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Colorado</b>               |                               |                |                        |               |                                  |                         |                     |
| 080001                        | Adams County                  | 10/1/93        | 10/1/03                | 10            | 0                                | 0                       | R                   |
| 080010                        | Alamosa, City of              | 10/1/91        | 10/1/91                | 9             | 5                                | 5                       | C                   |
| 080009                        | Alamosa County                | 10/1/96        | 10/1/11                | 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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2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER            | COMMUNITY NAME             | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Colorado (continued)</b> |                            |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Connecticut</b>          |                            |                |                        |               |                                  |                         |                     |
| 090074                      | Cheshire, Town of          | 10/1/93        | 10/1/03                | 10            | 0                                | 0                       | R                   |
| 090076                      | East Haven, Town of        | 10/1/03        | 10/1/10                | 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                   |
| <b>Delaware</b>             |                            |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Florida</b>              |                            |                |                        |               |                                  |                         |                     |
| 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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2 Status: C = Current, R = Rescinded



**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER           | COMMUNITY NAME                | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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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<sup>2</sup> Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER           | COMMUNITY NAME                 | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|--------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |                                |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|----------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |                                  |                |                        |               |                                  |                         |                     |
| 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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2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER           | COMMUNITY NAME                              | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|---|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |   |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |                            |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Georgia</b>             |                            |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|--------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Georgia (continued)</b> |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Hawaii</b>              |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Idaho</b>               |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Illinois</b>            |                                |                |                        |               |                                  |                         |                     |
| 170001                     | Adams County                   | 10/1/96        | 10/1/01                | 8             | 10                               | 5                       | C                   |

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2 Status: C = Current, R = Rescinded



**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER            | COMMUNITY NAME                | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Illinois (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Illinois (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Indiana</b>              |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Iowa</b>                 |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Kansas</b>               |                           |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|---------------------------|--|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Kansas (continued)</b> |  |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Kentucky</b>           |  |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Louisiana</b>          |  |                |                        |               |                                  |                         |                     |
| 220013                    | Ascension Parish                             | 10/1/92        | 05/1/08                | 8             | 10                               | 5                       | C                   |
| 225193                    | Baker, City of                               | 10/1/91        | 10/1/11                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|------------------------------|-----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Louisiana (continued)</b> |                             |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Maine</b>                 |                             |                |                        |               |                                  |                         |                     |
| 230191                       | Alfred, Town of             | 10/1/91        | 10/1/93                | 8             | 10                               | 5                       | C                   |
| 230208                       | Arrowsic, Town of           | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 230001                       | Auburn, City of             | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 230043                       | Cape Elizabeth, Town of     | 10/1/94        | 10/1/94                | 9             | 5                                | 5                       | C                   |
| 230116                       | Dover-Foxcroft, Town of     | 10/1/07        | 10/1/07                | 9             | 5                                | 5                       | C                   |
| 230057                       | Farmington, Town of         | 10/1/94        | 10/1/94                | 9             | 5                                | 5                       | C                   |
| 230018                       | Fort Fairfield, Town of     | 10/1/02        | 10/1/02                | 8             | 10                               | 5                       | C                   |
| 230209                       | Georgetown, Town of         | 10/1/01        | 10/1/08                | 10            | 0                                | 0                       | R                   |
| 230069                       | Hallowell, City of          | 10/1/96        | 10/1/09                | 10            | 0                                | 0                       | R                   |
| 230004                       | Lewiston, City of           | 10/1/93        | 05/1/97                | 8             | 10                               | 5                       | C                   |
| 230178                       | Norridgewock, City of       | 10/1/97        | 10/1/07                | 10            | 0                                | 0                       | R                   |
| 230632                       | Ogunquit, Town of           | 10/1/92        | 05/1/03                | 8             | 10                               | 5                       | C                   |
| 230153                       | Old Orchard Beach, Town of  | 10/1/93        | 10/1/09                | 8             | 10                               | 5                       | C                   |
| 230112                       | Old Town, City of           | 10/1/05        | 10/1/05                | 8             | 10                               | 5                       | C                   |
| 230120                       | Phippsburg, Town of         | 10/1/93        | 10/1/08                | 10            | 0                                | 0                       | R                   |
| 230051                       | Portland, City of           | 10/1/93        | 05/1/13                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|--------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Maine (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Maryland</b>          |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Massachusetts</b>     |                           |                |                        |               |                                  |                         |                     |
| 250286                   | Boston, City of           | 10/1/92        | 10/1/97                | 10            | 0                                | 0                       | R                   |
| 250233                   | Braintree, Town of        | 10/1/92        | 05/1/13                | 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                   |
| <b>Michigan</b>          |                           |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Michigan (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Minnesota</b>            |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Mississippi</b>          |                               |                |                        |               |                                  |                         |                     |
| 285251                      | Bay St. Louis, City of        | 10/1/95        | 10/1/00                | 7             | 15                               | 5                       | C                   |
| 285252                      | Biloxi, City of               | 10/1/96        | 05/1/13                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|--------------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Mississippi (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Missouri</b>                |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Montana</b>                 |                           |                |                        |               |                                  |                         |                     |
| 300009                         | Belt, Town of             | 10/1/91        | 10/1/92                | 8             | 10                               | 5                       | C                   |
| 300028                         | Bozeman, City of          | 10/1/92        | 10/1/09                | 8             | 10                               | 5                       | C                   |
| 300008                         | Cascade County            | 10/1/91        | 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                   |
| <b>Nebraska</b>                |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Nevada</b>                  |                           |                |                        |               |                                  |                         |                     |
| 320001                         | Carson City, City of      | 10/1/94        | 10/1/09                | 6             | 20                               | 10                      | C                   |
| 320003                         | Clark County              | 10/1/92        | 05/1/08                | 6             | 20                               | 10                      | C                   |
| 320008                         | Douglas County            | 10/1/93        | 10/1/04                | 6             | 20                               | 10                      | C                   |
| 320005                         | Henderson, City of        | 10/1/91        | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
|                  | <b>Nevada (continued)</b>     |                |                        |               |                                  |                         |                     |
| 320033           | Storey County                 | 10/1/94        | 10/1/99                | 8             | 10                               | 5                       | C                   |
| 320019           | Washoe County                 | 05/1/09        | 05/1/09                | 7             | 15                               | 5                       | C                   |
|                  | <b>New Hampshire</b>          |                |                        |               |                                  |                         |                     |
| 330023           | Keene, City of                | 05/1/02        | 05/1/08                | 8             | 10                               | 5                       | C                   |
| 330024           | Marlborough, Town of          | 10/1/94        | 10/1/94                | 9             | 5                                | 5                       | C                   |
| 330101           | Peterborough, Town of         | 05/1/04        | 05/1/04                | 8             | 10                               | 5                       | C                   |
| 330141           | Rye, Town of                  | 05/1/05        | 10/1/10                | 10            | 0                                | 0                       | R                   |
| 330028           | Winchester, Town of           | 05/1/02        | 05/1/02                | 9             | 5                                | 5                       | C                   |
|                  | <b>New Jersey</b>             |                |                        |               |                                  |                         |                     |
| 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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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER              | COMMUNITY NAME                     | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------------|------------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>New Jersey (continued)</b> |                                    |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>New Mexico</b>             |                                    |                |                        |               |                                  |                         |                     |
| 350045                        | Alamogordo, City of                | 10/1/91        | 10/1/91                | 9             | 5                                | 5                       | C                   |
| 350002                        | Albuquerque, City of               | 10/1/93        | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------------|--------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>New Mexico (continued)</b> |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>New York</b>               |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>North Carolina</b>         |                                |                |                        |               |                                  |                         |                     |
| 370404                        | Alliance, Town of              | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 370044                        | Atlantic Beach, Town of        | 10/1/92        | 10/1/93                | 8             | 10                               | 5                       | C                   |
| 370183                        | Bayboro, Town of               | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 375346                        | Beaufort, City of              | 10/1/94        | 10/1/05                | 8             | 10                               | 5                       | C                   |

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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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------------|------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>North Carolina (continued)</b> |                              |                |                        |               |                                  |                         |                     |
| 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                   |

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER                  | COMMUNITY NAME               | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------------|------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>North Carolina (continued)</b> |                              |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>North Dakota</b>               |                              |                |                        |               |                                  |                         |                     |
| 385364                            | Fargo, City of               | 05/1/06        | 05/1/06                | 7             | 15                               | 5                       | C                   |
| 385365                            | Grand Forks, City of         | 10/1/91        | 10/1/01                | 5             | 25                               | 10                      | C                   |
| <b>Ohio</b>                       |                              |                |                        |               |                                  |                         |                     |
| 390183                            | Delta, Village of            | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 390038                            | Fairfield, City of           | 10/1/93        | 10/1/98                | 8             | 10                               | 5                       | C                   |
| 390110                            | Highland Heights, City of    | 10/1/91        | 10/1/92                | 10            | 0                                | 0                       | R                   |
| 390412                            | Kettering, City of           | 10/1/95        | 10/1/00                | 8             | 10                               | 5                       | C                   |
| 390328                            | Licking County               | 10/1/93        | 05/1/09                | 7             | 15                               | 5                       | C                   |
| 390378                            | Medina County                | 05/1/07        | 05/1/12                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------|--------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Ohio (continued)</b> |                          |                |                        |               |                                  |                         |                     |
| 390131                  | South Euclid, City of    | 10/1/91        | 10/1/91                | 9             | 5                                | 5                       | C                   |
| 390419                  | West Carrollton, City of | 05/1/02        | 05/1/09                | 8             | 10                               | 5                       | C                   |
| <b>Oklahoma</b>         |                          |                |                        |               |                                  |                         |                     |
| 400220                  | Bartlesville, City of    | 10/1/92        | 10/1/02                | 7             | 15                               | 5                       | C                   |
| 400207                  | Bixby, Town of           | 10/1/93        | 10/1/98                | 10            | 0                                | 0                       | R                   |
| 400078                  | Blackwell, City of       | 10/1/91        | 10/1/93                | 8             | 10                               | 5                       | C                   |
| 400236                  | Broken Arrow, City of    | 10/1/93        | 10/1/08                | 5             | 25                               | 10                      | C                   |
| 400234                  | Chickasha, City of       | 10/1/92        | 10/1/08                | 8             | 10                               | 5                       | C                   |
| 400221                  | Dewey, City of           | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 400252                  | Edmond, City of          | 10/1/93        | 10/1/08                | 7             | 15                               | 5                       | C                   |
| 400062                  | Enid, City of            | 10/1/93        | 05/1/09                | 8             | 10                               | 5                       | C                   |
| 400049                  | Lawton, City of          | 10/1/91        | 05/1/09                | 6             | 20                               | 10                      | C                   |
| 400245                  | Lindsay, City of         | 10/1/92        | 10/1/93                | 10            | 0                                | 0                       | R                   |
| 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                   |
| <b>Oregon</b>           |                          |                |                        |               |                                  |                         |                     |
| 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                  | Nehalem, City of         | 10/1/03        | 05/1/08                | 7             | 15                               | 5                       | C                   |
| 410021                  | Oregon City, City of     | 10/1/03        | 05/1/08                | 7             | 15                               | 5                       | C                   |
| 410186                  | Polk County              | 10/1/91        | 10/1/01                | 8             | 10                               | 5                       | C                   |
| 410183                  | Portland, City of        | 10/1/01        | 10/1/07                | 5             | 25                               | 10                      | C                   |
| 410201                  | Rockaway Beach, City of  | 10/1/04        | 10/1/13                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|---------------------------|------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Oregon (continued)</b> |                              |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Pennsylvania</b>       |                              |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Rhode Island</b>       |                              |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>South Carolina</b>     |                              |                |                        |               |                                  |                         |                     |
| 450002                    | Aiken County                 | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 450262                    | Awendaw, Town of             | 10/1/96        | 10/1/05                | 6             | 20                               | 10                      | C                   |
| 450026                    | Beaufort, City of            | 10/1/92        | 05/1/13                | 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)**

| COMMUNITY NUMBER                  | COMMUNITY NAME              | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------------|-----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>South Carolina (continued)</b> |                             |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>South Dakota</b>               |                             |                |                        |               |                                  |                         |                     |
| 465420                            | Rapid City, City of         | 10/1/92        | 05/1/13                | 7             | 15                               | 5                       | C                   |
| <b>Tennessee</b>                  |                             |                |                        |               |                                  |                         |                     |
| 470211                            | Athens, City of             | 10/1/93        | 10/1/09                | 8             | 10                               | 5                       | C                   |
| 470182                            | Bristol, City of            | 05/1/06        | 10/1/07                | 8             | 10                               | 5                       | C                   |
| 470176                            | Carthage, City of           | 10/1/92        | 10/1/02                | 8             | 10                               | 5                       | C                   |
| 475425                            | Elizabethton, City of       | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 470105                            | Fayetteville, City of       | 10/1/92        | 10/1/93                | 10            | 0                                | 0                       | R                   |
| 475426                            | Gatlinburg, City of         | 10/1/93        | 10/1/09                | 8             | 10                               | 5                       | C                   |
| 470059                            | Humboldt, City of           | 10/1/93        | 10/1/96                | 10            | 0                                | 0                       | R                   |
| 470184                            | Kingsport, City of          | 10/1/92        | 10/1/97                | 10            | 0                                | 0                       | R                   |
| 475433                            | Knox County                 | 10/1/02        | 10/1/02                | 9             | 5                                | 5                       | C                   |
| 475434                            | Knoxville, City of          | 10/1/92        | 10/1/06                | 8             | 10                               | 5                       | C                   |

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

<sup>2</sup> Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER             | COMMUNITY NAME                       | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|------------------------------|--------------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Tennessee (continued)</b> |                                      |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Texas</b>                 |                                      |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|--------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Texas (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Utah</b>              |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Vermont</b>           |                               |                |                        |               |                                  |                         |                     |
| 500013                   | Bennington, Town of           | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 500126                   | Brattleboro, Town of          | 10/1/91        | 10/1/91                | 9             | 5                                | 5                       | C                   |
| 505518                   | Montpelier, City of           | 10/1/98        | 10/1/98                | 9             | 5                                | 5                       | C                   |
| <b>Virginia</b>          |                               |                |                        |               |                                  |                         |                     |
| 510001                   | Accomack County               | 10/1/92        | 10/1/96                | 8             | 10                               | 5                       | C                   |
| 515519                   | Alexandria, City of           | 10/1/92        | 10/1/13                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Virginia (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Washington</b>           |                           |                |                        |               |                                  |                         |                     |
| 530073                      | Auburn, City of           | 10/1/92        | 05/1/08                | 5             | 25                               | 10                      | C                   |
| 530074                      | Bellevue, City of         | 10/1/92        | 05/1/06                | 5             | 25                               | 10                      | C                   |
| 530153                      | Burlington, City of       | 10/1/94        | 10/1/09                | 5             | 25                               | 10                      | C                   |
| 530103                      | Centralia, City of        | 10/1/94        | 10/1/09                | 5             | 25                               | 10                      | C                   |
| 530104                      | Chehalis, City of         | 10/1/94        | 05/1/13                | 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                   |
| <b>West Virginia</b>        |                           |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|--------------------|------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Wisconsin</b>   |                        |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Wyoming</b>     |                        |                |                        |               |                                  |                         |                     |
| 560037             | Casper, City of        | 10/1/00        | 10/1/00                | 9             | 5                                | 5                       | C                   |
| 560030             | Cheyenne, City of      | 05/1/03        | 05/1/03                | 7             | 15                               | 5                       | C                   |
| 560013             | Douglas, City of       | 10/1/93        | 10/1/10                | 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                   |
| <b>Puerto Rico</b> |                        |                |                        |               |                                  |                         |                     |
| 720101             | Ponce, Municipality of | 10/1/09        | 10/1/09                | 9             | 5                                | 5                       | C                   |

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

# 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.

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.

Claims relating to a tentatively rated policy will not be processed until the required underwriting information

**TABLE 1. TENTATIVE RATES TABLE<sup>1</sup>**  
 RATES PER \$100 OF COVERAGE  
 (Basic/Additional)

**FIRM ZONES A, AE, A1-A30, A0, AH RATES**

| BUILDING TYPE  | BUILDING     |                   | CONTENTS     |                   |
|--|--------------|-------------------|--------------|-------------------|
|  | Basic Limits | Additional Limits | Basic Limits | Additional Limits |
| Non-Elevated, No Basement  |              |                   |              |                   |
| 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 <sup>2</sup> |              |                   |              |                   |
|  | 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     |                   |
|--|--------------|-------------------|--------------|-------------------|
|  | Basic Limits | Additional Limits | Basic Limits | Additional Limits |
| Non-Elevated, No Basement  |              |                   |              |                   |
| 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 <sup>2</sup> |              |                   |              |                   |
|  | 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.

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*National Flood Insurance Program*

# Flood Insurance Manual

May 2011

Revised October 2011

Revised May 2012

Revised October 2012

Revised January 2013

Revised May 2013

Revised October 2013



**FEMA**



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,

A handwritten signature in cursive script that reads "Bonnie Shepard for Edward Connor".

Edward L. Connor  
Deputy Associate Administrator for Federal Insurance



# NFIP FLOOD INSURANCE MANUAL

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## REFERENCE

### 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*                   |
|---|--|--|
| <ul style="list-style-type: none"> <li>Applications (not Submit-for-Rate)</li> </ul>  | NFIP Servicing Agent<br>P.O. Box 29138<br>Shawnee Mission, KS 66201-9138         | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Endorsements</li> <li>Cancellations</li> </ul>   | NFIP Servicing Agent<br>P.O. Box 2992<br>Shawnee Mission, KS 66201-1392          | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Submit-for-Rate Applications (see the Rating section)</li> <li>Underpayment Letters</li> <li>Underwriting Inquiries and Issues</li> <li>All Other Inquiries</li> </ul> | NFIP Servicing Agent<br>P.O. Box 2965<br>Shawnee Mission, KS 66201-1365          | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Severe Repetitive Loss (SRL) Properties</li> </ul>   | NFIP Special Direct Facility<br>P.O. Box 29524<br>Shawnee Mission, KS 66201-5524 | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Renewal Notices (with premium payments)</li> <li>Expiration Notices (with premium payments)</li> </ul>   | National Flood Insurance Program<br>P.O. Box 790348<br>St. Louis, MO 63179-0348  | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| <ul style="list-style-type: none"> <li>Notices of Loss</li> <li>Written Claims Inquiries</li> <li>All Other Claims Correspondence</li> </ul>  | NFIP Servicing Agent<br>P.O. Box 2966<br>Shawnee Mission, KS 66201-1366          | Phone 1-800-767-4341<br>Fax 1-800-767-5574 |
| <ul style="list-style-type: none"> <li>Overnight Express Deliveries</li> <li>Certified Mail</li> </ul>  | NFIP Servicing Agent<br>7701 College Blvd Ste 200<br>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<br>• Information & Sign-up Form   | <a href="https://agents.floodsmart.gov">https://agents.floodsmart.gov</a>  | Phone 1-888-786-7693   |
| CBRS Areas – Map Panel Listing   | <a href="http://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system">http://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system</a>  | N/A  |
| <i>Community Status Book</i><br>(order hardcopy or CD-ROM, or download PDF)                                | FEMA Map Service Center<br>P.O. Box 3617<br>Oakton, VA 22124-9617<br><a href="http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book">http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book</a> | FEMA Map Information eXchange (FMIX)<br>Phone 1-877-336-2627<br>(1-877-FEMA-MAP)<br>Fax 1-800-358-9620 |
| FEMA Information Resource Library, Multimedia  | <a href="http://www.fema.gov/library/index.jsp">http://www.fema.gov/library/index.jsp</a>  | N/A  |
| <i>NFIP Flood Insurance Manual</i><br>(order hardcopy or CD-ROM, or download PDF)                          | FEMA Map Service Center<br>P.O. Box 3617<br>Oakton, VA 22124-9617<br><a href="http://www.fema.gov/flood-insurance-manual">http://www.fema.gov/flood-insurance-manual</a>   | FEMA Map Information eXchange (FMIX)<br>Phone 1-877-336-2627<br>(1-877-FEMA-MAP)<br>Fax 1-800-358-9620 |
| Flood Map Information from FEMA Map Specialists on:<br>• Letters of Map Change<br>• Other Technical Issues | FEMA Map Information eXchange (FMIX)<br>847 S. Pickett St.<br>Alexandria, VA 22304<br><a href="mailto:femamapspecialist@riskmapcdfs.com">femamapspecialist@riskmapcdfs.com</a>   | Phone 1-877-336-2627<br>(1-877-FEMA-MAP)   |
| Flood Maps, Flood Insurance Studies, and Q3 Data (order hardcopy or CD-ROM)                                | FEMA Map Service Center<br>P.O. Box 3617<br>Oakton, VA 22124-9617<br><a href="http://msc.fema.gov">http://msc.fema.gov</a>   | FEMA Map Information eXchange (FMIX)<br>Phone 1-877-336-2627<br>(1-877-FEMA-MAP)<br>Fax 1-800-358-9620 |
| Flood Zone Determination Companies, List of  | <a href="http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies">http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies</a>  | N/A  |
| General Information for<br>• Agents & Consumers  | <a href="http://www.floodsmart.gov/floodsmart/pages/index.jsp">http://www.floodsmart.gov/floodsmart/pages/index.jsp</a>  | N/A  |
| Supply Order Forms<br>(bulk hardcopy orders):<br>• Claims & Underwriting<br>• Public Awareness Materials   | FEMA Distribution Center<br>P.O. Box 485<br>Frederick, MD 21704  | Phone 1-800-480-2520<br>Fax 1-240-699-0525   |
| Training on Flood Insurance  | <a href="http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences">http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences</a>  | N/A  |
| <i>Watermark &amp; eWatermark</i> Newsletters  | <a href="http://www.fema.gov/national-flood-insurance-program/watermark">http://www.fema.gov/national-flood-insurance-program/watermark</a> ;<br><a href="http://www.nfipiservice.com/watermark/index.html">http://www.nfipiservice.com/watermark/index.html</a>   | N/A  |
| Write Your Own (WYO) Companies, List of  | <a href="http://www.fema.gov/wyo_company">http://www.fema.gov/wyo_company</a>  | N/A  |
| Write Your Own (WYO) Companies Writing MPPP, List of   | <a href="http://www.fema.gov/wyo_company_mppp">http://www.fema.gov/wyo_company_mppp</a>  | 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   |
|--|--|--|
| <p><b>iService Headquarters</b><br/>                     8400 Corporate Dr., Suite 350<br/>                     Landover, MD 20785<br/>                     Phone: 301-386-6332</p>                        | <p>Walter McGuckin<br/>                     Regional Support Team Lead<br/>                     Cell: 301-467-8103<br/> <a href="mailto:wmcguckin@ostglobal.com">wmcguckin@ostglobal.com</a></p> | <p>Entire Country</p>  |
| <p><b>Region I</b><br/>                     P.O. Box 16321<br/>                     Hooksett, NH 03106<br/>                     Phone: 603-625-5125<br/>                     Fax: 603-625-5125</p>         | <p>Thomas Young<br/>                     Regional Manager<br/>                     Cell: 713-252-6779<br/> <a href="mailto:TYoung@ostglobal.com">TYoung@ostglobal.com</a></p>                    | <p>Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont</p>                     |
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| NFIP BUREAU AND STATISTICAL AGENT<br>REGIONAL OFFICES   | NFIP BUREAU AND STATISTICAL<br>AGENT REGIONAL STAFF   | SERVICE AREA   |
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## 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 |



## GENERAL RULES

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### I. COMMUNITY ELIGIBILITY

#### A. Participating (Eligible) Communities

Flood insurance may be written only in those communities that have been designated as participating in the National Flood Insurance Program (NFIP) by the Federal Emergency Management Agency (FEMA).

#### B. Emergency Program

The Emergency Program is the initial phase of a community's participation in the NFIP. Limited amounts of coverage are available.

#### C. Regular Program

The Regular Program is the final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available.

#### D. Maps

Maps of participating communities indicate the degree of flood hazard so that actuarial premium rates can be assigned for insurance coverage on properties at risk. Additional information is provided in the Flood Maps section of this manual.

1. Flood Hazard Boundary Map (FHBM) – Usually the initial map of a community. Some communities entering the Regular Program will continue to use an FHBM renamed a Flood Insurance Rate Map if there is a minimum flood hazard.
2. Flood Insurance Rate Map (FIRM) – The official map of the community containing detailed actuarial risk premium zones.
3. Rescission – Participating communities in the Emergency Program remain in the Emergency Program if an FHBM is rescinded.

#### E. Probation

Probation, imposed by the FEMA Regional Director, occurs as a result of noncompliance with NFIP floodplain management criteria. A community is placed on probation for 1 year (may be extended), during which time a \$50 surcharge is applied to all NFIP policies, including the Preferred Risk Policy (PRP), issued on or after the Probation Surcharge effective date. Probation is terminated if deficiencies are corrected. However, if a community does not take remedial or corrective measures while on probation, it can be suspended.

#### F. Suspension

Flood insurance may not be sold or renewed in communities that are suspended from the NFIP. When a community is suspended, coverage remains in effect until expiration. These policies cannot be renewed.

#### G. Non-Participating (Ineligible) Communities

When FEMA provides a non-participating community with an FHBM or a FIRM delineating its floodprone areas, the community is allowed 1 year in which to join the NFIP. If the community chooses not to participate in the NFIP, flood insurance is not available.

#### H. Coastal Barrier Resources Act

Flood insurance may not be available for buildings and/or contents located in coastal barriers or otherwise protected areas. See the Coastal Barrier Resources System section in this manual for more information.

#### I. Federal Land

Buildings and/or contents located on land owned by the Federal Government are eligible for flood insurance if the Federal agency having control of the land has met floodplain management requirements. All Federal land is recorded under the local community number even if that local community does not have jurisdiction.

Certain buildings on Leased Federal Property must be actuarially rated. This includes buildings that the Administrator determines are 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. See the Leased Federal Property section in this manual for more information.

## II. POLICIES AND PRODUCTS AVAILABLE

### A. Standard Flood Insurance Policy

The Standard Flood Insurance Policy (SFIP) consists of the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy (RCBAP) Form. The 3 SFIP forms are reproduced in the Policy section of this manual.

The table on the next page shows how agents/producers can use the 3 SFIP forms to insure a variety of residential and non-residential building and contents risks.

## Matching Standard Flood Insurance Policy Forms with Specific Risks

| SFIP FORM   | ELIGIBILITY  |
|---|--|
| <p><b>Dwelling Form</b><br/>Issued to homeowner, residential renter, or owner of residential building containing 1 to 4 units.</p>                                    | <p>In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for:</p> <ul style="list-style-type: none"> <li>• Single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area;</li> <li>• 2–4 family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area;</li> <li>• Dwelling unit in residential condominium building;</li> <li>• Residential townhouse/rowhouse;</li> <li>• Personal contents in a non-residential building.</li> </ul>   |
| <p><b>General Property Form</b><br/>Issued to owner of residential building with 5 or more units.</p>   | <p>In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for these and similar “other residential” risks:</p> <ul style="list-style-type: none"> <li>• Apartment building;</li> <li>• Residential cooperative building;</li> <li>• Dormitory;</li> <li>• Assisted-living facility;</li> <li>• Hotels, motels, tourist homes, and rooming houses that have more than 4 units where the normal guest occupancy is 6 months or more.</li> </ul>  |
| <p>Issued to owner or lessee of non-residential building or unit.</p>   | <p>In NFIP Regular Program community or Emergency Program community, provides building coverage and/or contents coverage for these and similar non-residential risks:</p> <ul style="list-style-type: none"> <li>• Hotel or motel with normal guest occupancy of less than 6 months;</li> <li>• Licensed bed-and-breakfast inn;</li> <li>• Retail shop, restaurant, or other business;</li> <li>• Mercantile building;</li> <li>• Grain bin, silo, or other farm building;</li> <li>• Agricultural or industrial processing facility;</li> <li>• Factory;</li> <li>• Warehouse;</li> <li>• Poolhouse, clubhouse, or other recreational building;</li> <li>• House of worship;</li> <li>• School;</li> <li>• Nursing home;</li> <li>• Non-residential condominium;</li> <li>• Condominium building with less than 75% of its total floor area in residential use;</li> <li>• Detached garage;</li> <li>• Tool shed;</li> <li>• Stock, inventory, or other commercial contents.</li> </ul> |
| <p><b>Residential Condominium Building Association Policy (RCBAP)</b><br/>Issued to residential condominium association on behalf of association and unit owners.</p> | <p>In NFIP Regular Program community only, provides building coverage and, if desired, coverage of commonly owned contents for residential condominium building with 75% or more of its total floor area in residential use.</p>   |

## B. Insurance Products

The following products are available under the SFIP:

### 1. Preferred Risk Policy (PRP)

The PRP is available in minimal-risk flood zones (C Zones and unshaded X Zones) and moderate-risk flood zones (B Zones and shaded X Zones). Information about coverage options and eligibility requirements for the PRP is provided in the PRP section of this manual.

### 2. Mortgage Portfolio Protection Program (MPPP)

The Mortgage Portfolio Protection Program (MPPP) offers a force-placed policy available only through a Write Your Own (WYO) Company. Additional information is provided in the MPPP section of this manual.

### 3. 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.

### 4. Group Flood Insurance

Group Flood Insurance is issued under 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. The Group Flood Insurance Policy cannot be canceled. However, an applicant may purchase a regular SFIP through the NFIP. When this is done, the group flood certificate for the property owner is void, and premium will not be refunded.

## III. BUILDING PROPERTY ELIGIBILITY

### A. Eligible Buildings

Insurance may be written only on a structure with 2 or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. At least 51% of the Actual Cash Value (ACV) of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques.

### 1. Appurtenant Structures

The only appurtenant structure covered by the SFIP is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10% of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability.

Appurtenant structure coverage does not apply to any detached garage used or held for use for residential (dwelling), business, or farming purposes.

### 2. Manufactured (Mobile) Homes/Travel Trailers

Eligible buildings also include:

A *manufactured home* (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation); *and*

A *travel trailer* without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

**NOTE:** All references in this manual to manufactured (mobile) homes include travel trailers without wheels.

#### a. Manufactured (Mobile) Homes – New Policies Effective on or after October 1, 1982

To be insurable under the NFIP, a mobile home:

- Must be affixed to a permanent foundation. A permanent foundation for a manufactured (mobile) home may be poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
- Must be anchored if located in a Special Flood Hazard Area (SFHA). For flood insurance coverage, all new policies and subsequent renewals of those policies must be based upon the specific anchoring requirements identified below:

A manufactured (mobile) home located within an SFHA must be anchored to a permanent foundation to resist flotation, collapse, or lateral movement by providing over-the-top or frame ties to ground anchors; or in accordance with manufacturer's specifications; or in compliance with the community's floodplain management requirements.

b. Manufactured (Mobile) Homes – Continuously Insured Since September 30, 1982

All manufactured (mobile) homes on a foundation continuously insured since September 30, 1982, can be renewed under the previously existing requirements if affixed to a permanent foundation.

Manufactured (mobile) homes in compliance with the foundation and anchoring requirements at the time of placement may continue to be renewed under these requirements even though the requirements are more stringent at a later date.

To be adequately anchored, the manufactured (mobile) home is attached to the foundation support system, which in turn is established (stabilized) into the ground, sufficiently to resist flotation, collapse, and lateral movement caused by flood forces, including wind forces in coastal areas.

3. Silos and Grain Storage Buildings

4. Cisterns

5. Buildings Entirely Over Water – Constructed or Substantially Improved before October 1, 1982

Follow Submit-for-Rate procedures in the Rating section for insurance on Post-FIRM buildings located entirely in, on, or over water or seaward of mean high tide. Pre-FIRM buildings constructed before October 1, 1982, are eligible for normal Pre-FIRM rates.

If the building was constructed or substantially improved on or after October 1, 1982, the building is ineligible for coverage.

**Exception:** If a building was originally constructed on land or partially over water, and later becomes entirely over water because of erosion, it is eligible for coverage only if the building has had continuous coverage:

- from the period beginning at least 1 year prior to the building being located entirely over water, regardless of any changes in the ownership of the building; *or*
- from the date of construction if less than 1 year.

Acceptable documentation of a building's continued eligibility for coverage must include the following:

- A letter from the community official stating that the building originally was constructed on land or only partially over water; *and*

- Photographs of the building over land, if available; *and*
- The approximate date when the building became located entirely over water; *and*
- Proof of continuous flood insurance coverage from the period beginning 1 year prior to the building being located entirely over water, or from the date of construction if less than 1 year.

6. Buildings Partially Over Water

Follow Submit-for-Rate procedures in the Rating section for buildings partially over water. However, Pre-FIRM buildings are eligible for normal Pre-FIRM rates.

7. Boathouses Located Partially Over Water

The non-boathouse parts of a building into which boats are floated are eligible for coverage if the building is partly over land and also used for residential, commercial, or municipal purposes and is eligible for flood coverage. The area above the boathouse used for purposes unrelated to the boathouse use (e.g., residential occupancy) is insurable from the floor joists to the roof, including walls. A common wall between the boathouse area and the other part of the building is insurable. The following items are not covered:

- a. The ceiling and roof over the boathouse portions of the building into which boats are floated;
- b. Floors, walkways, decking, etc., within the boathouse area, or outside the area, but pertaining to boathouse use;
- c. Exterior walls and doors of the boathouse area not common to the rest of the building;
- d. Interior walls and coverings within the boathouse area; *and*
- e. Contents located within the boathouse area, including furnishings and equipment, relating to the operation and storage of boats and other boathouse uses.

The Flood Insurance Application form with photographs, but without premium, must be submitted to the NFIP for premium determination. No coverage becomes effective until the NFIP approves the insurance application, determines the rate, and receives the premium. However, buildings constructed prior to October 1, 1982, may continue to be rated using the published rate.

8. Buildings in the Course of Construction

NFIP rules allow for the issuance of an SFIP to cover a building in the course of construction before it

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.

# 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](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.

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### 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

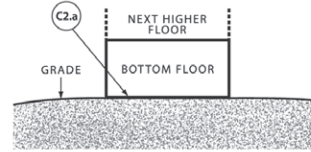
### BUILDING DIAGRAM #1A

**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.



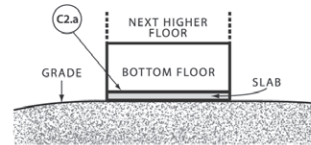
### BUILDING DIAGRAM #1B

**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.



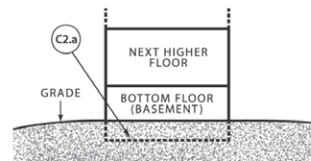
### BUILDING DIAGRAM #2

**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.



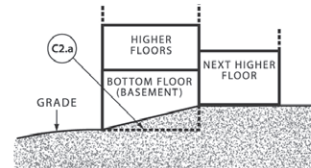
### BUILDING DIAGRAM #3

**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.



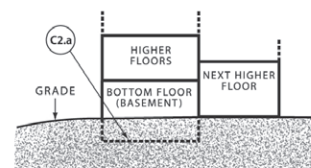
### BUILDING DIAGRAM #4

**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.



### BUILDING DIAGRAMS

#### Lowest Floor Guide for Zones AO and A (without BFE)

**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

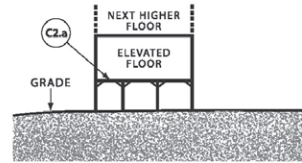
### BUILDING DIAGRAM #5

**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.



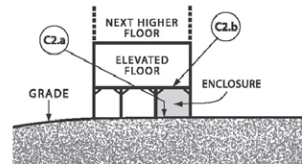
### BUILDING DIAGRAM #6

**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.



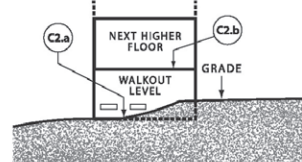
### BUILDING DIAGRAM #7

**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.



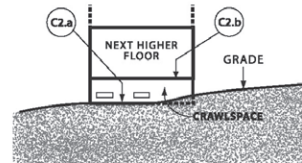
### BUILDING DIAGRAM #8

**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.



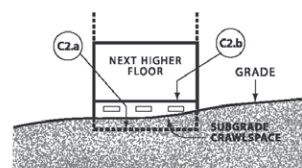
### BUILDING DIAGRAM #9

**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

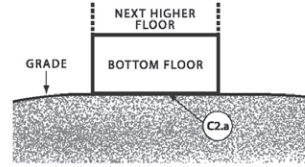
### BUILDING DIAGRAM #1A

**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.



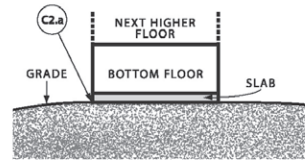
### BUILDING DIAGRAM #1B

**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.



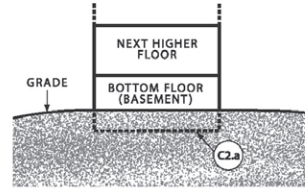
### BUILDING DIAGRAM #2

**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.



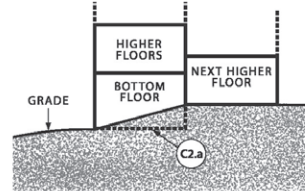
### BUILDING DIAGRAM #3

**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.



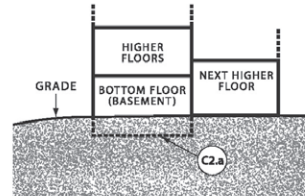
### BUILDING DIAGRAM #4

**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

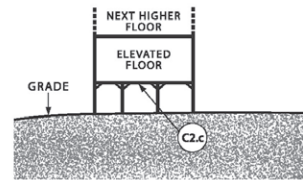
### BUILDING DIAGRAM #5

**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.



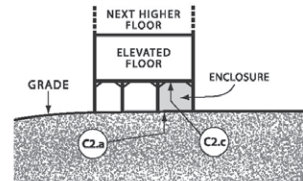
### BUILDING DIAGRAM #6

**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.



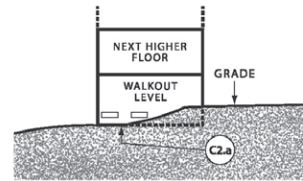
### BUILDING DIAGRAM #7

**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.



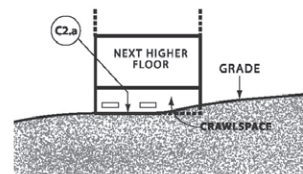
### BUILDING DIAGRAM #8

**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.



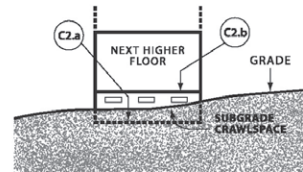
### BUILDING DIAGRAM #9

**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.

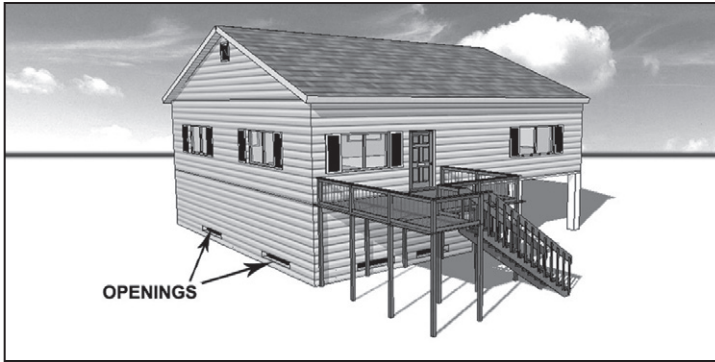
\*\*\*Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

### III. SPECIFIC BUILDING DRAWINGS

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| Non-Elevated Buildings for Pre- and Post-FIRM Risks<br>in Flood Zones B, C, X, A99, and D . . . . .   | LFG 16 – LFG 19 |
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                    |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No |
| <b>Pre-FIRM Rating<sup>7,8</sup></b>             | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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



|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                     |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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**



|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area  |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure (garage) and crawlspace<br>No proper openings <sup>3</sup>                                     |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>Pre-FIRM Rating<sup>7,8</sup></b>             | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Enclosure</b> 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**



|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with finished or unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Non-load-bearing walls<br>No proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                      |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Enclosure</b> 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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8 D zone rates are considered subsidized.

NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor on slab  |
| <b>Machinery or Equipment Servicing Building</b> | N/A  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required  |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.           |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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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8 D zone rates are considered subsidized.

NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 3 or more floors on slab  |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.                    |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill           |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.            |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> 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

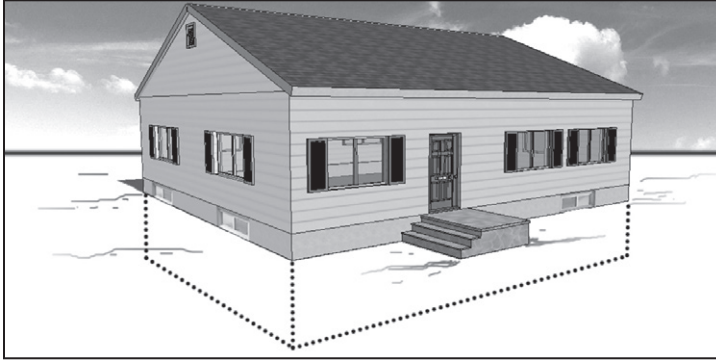
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8 D zone rates are considered subsidized.

NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with finished or unfinished basement  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment in basement  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — Finished or unfinished<br>Is building elevated? — No |
| <b>Pre-FIRM Rating<sup>7, 8</sup></b>            | Use Pre-FIRM rate table <b>With Basement</b> category.                                      |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Basement</b> 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

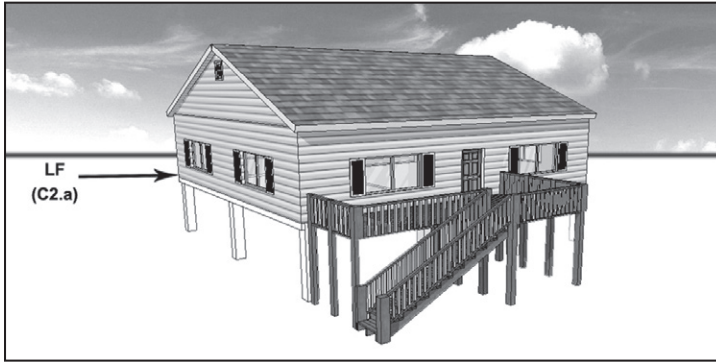
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8 D zone rates are considered subsidized.

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.

|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | No enclosure  |
| <b>Machinery or Equipment Servicing Building</b>                         | None  |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor  |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> 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

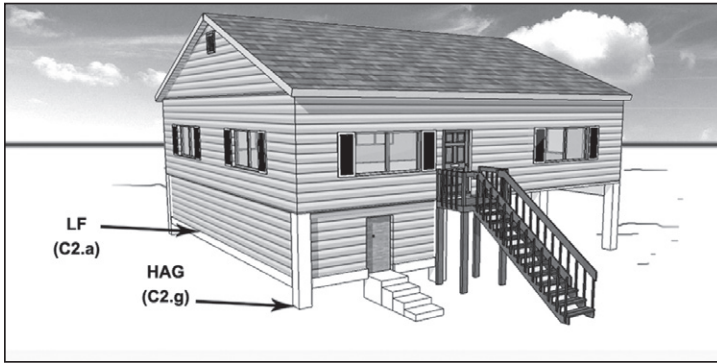
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7 Effective October 1, 2013, Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012, or Pre-FIRM policies that have been reinstated on or after October 4, 2012, after a lapse in coverage, are no longer eligible for Pre-FIRM Subsidized Rates. Refer to the Rating section of this manual for Pre-FIRM Subsidized rate eligibility.

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.

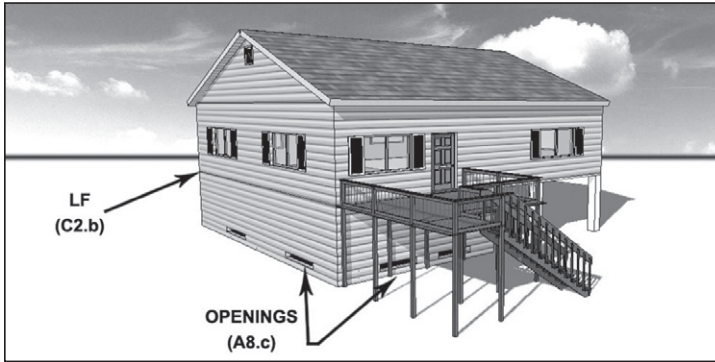
|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | No enclosure  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> 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.

NOTE: Above references may not apply to this page.

# ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)   |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup> (Use Post-FIRM Rate Tables)</b> | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.     |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the 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

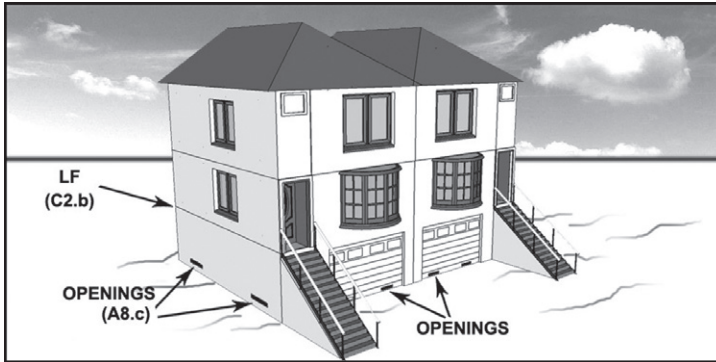
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## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Lowest elevated floor   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup> (Use Post-FIRM Rate Tables)</b> | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.     |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished enclosure (garage) and crawlspace<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (lower of crawlspace or garage)  |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup> (Use Post-FIRM Rate Tables)</b> | Submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating</b>  | 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

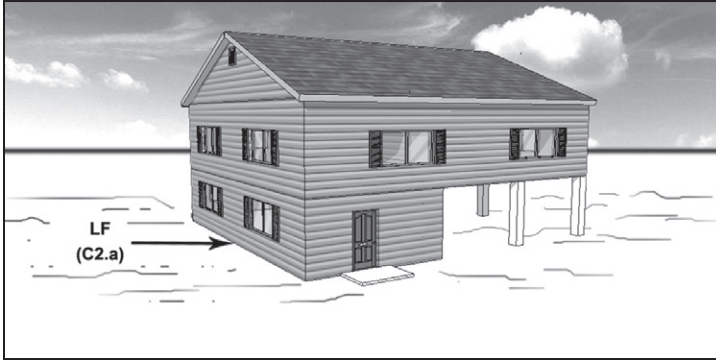
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NOTE: Above references may not apply to this page.

**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>Non-load-bearing walls<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>AH Zone:</b> Use Pre FIRM rate table <b>With Enclosure</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating</b>  | 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

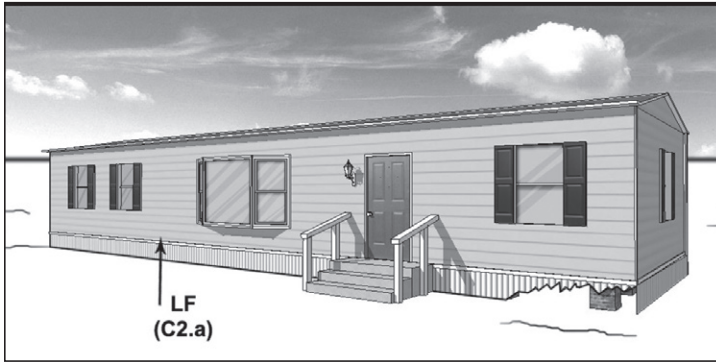
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## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Vinyl or aluminum skirting  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor  |
| <b>Application Should Show</b>   | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <i>Manufactured (Mobile) Home</i> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <i>Manufactured (Mobile) Home</i> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <i>No Basement/Enclosure</i> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <i>No Basement/Enclosure</i> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <i>With Base Flood Elevation</i> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <i>No Base Flood Elevation</i> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <i>With Certification of Compliance or Elevation Certificate</i> rate. If not, use <i>Without Certification of Compliance or Elevation Certificate</i> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <i>With Base Flood Elevation</i> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <i>No Base Flood Elevation</i> 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

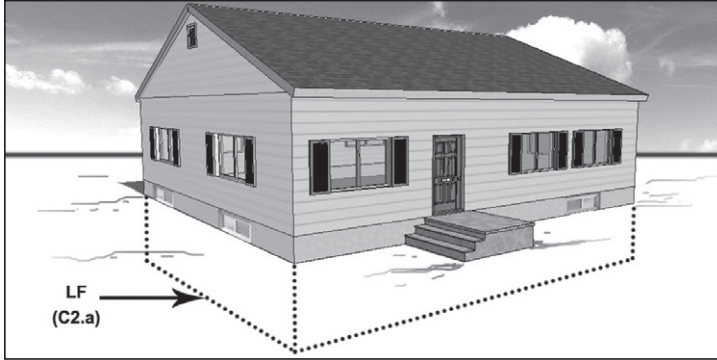
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



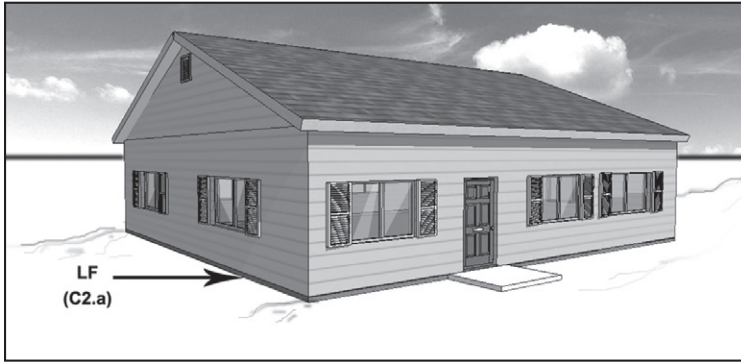
|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with finished or unfinished basement (see Elevation Certificate, Diagram 2)   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment in the basement  |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — Finished or unfinished<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category. |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup> (Use Post-FIRM Rate Tables)</b> | Submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | 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**



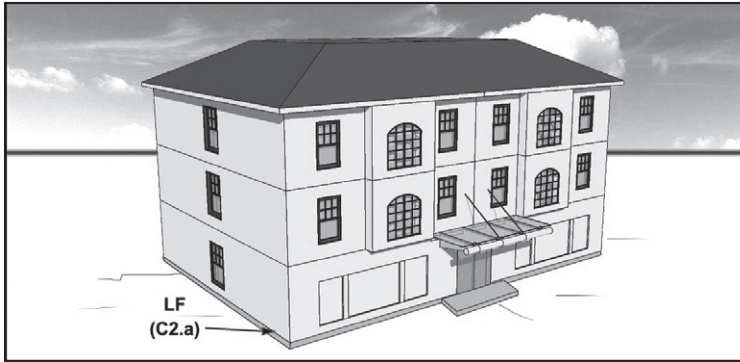
|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor on slab (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor   |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> 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

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## NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | 3 or more floors on slab (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> 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

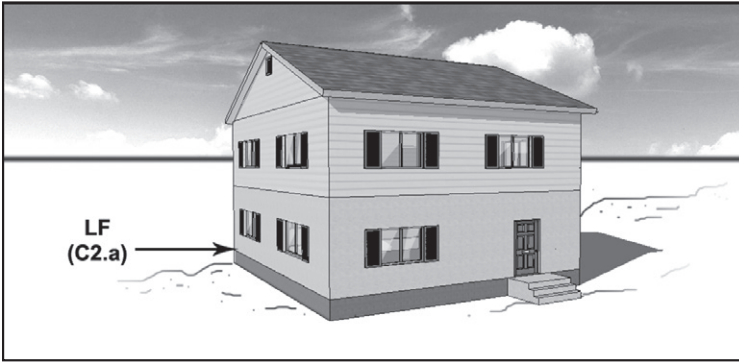
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)   |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> 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

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## NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b>                         | Machinery or equipment in garage  |
| <b>Lowest Floor for Rating</b>   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> 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

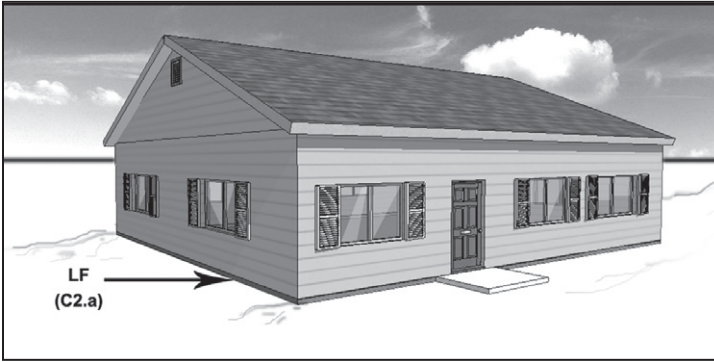
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor on slab (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A  |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor  |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 3 or more floors on slab (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A  |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor  |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)  |
| <b>Machinery or Equipment Servicing Building</b>                         | N/A  |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

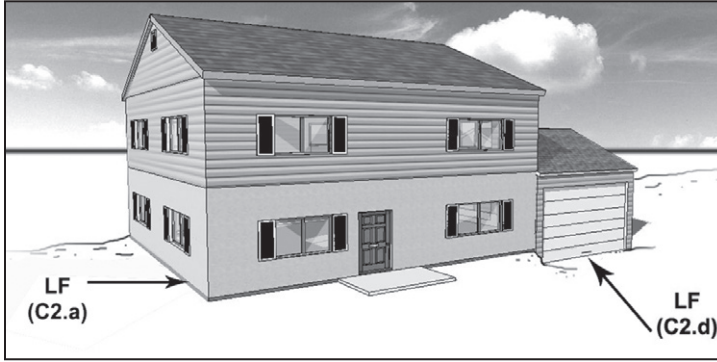
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b>                         | Machinery or equipment in garage   |
| <b>Lowest Floor for Rating</b>   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.             |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with subgrade crawlspace with or without openings (see Elevation Certificate, Diagram 9)<br>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.           |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including subgrade crawlspace)  |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — No<br>Subgrade crawlspace  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>Non-Elevated With Subgrade Crawlspace</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

4 HAG — Highest Adjacent Grade

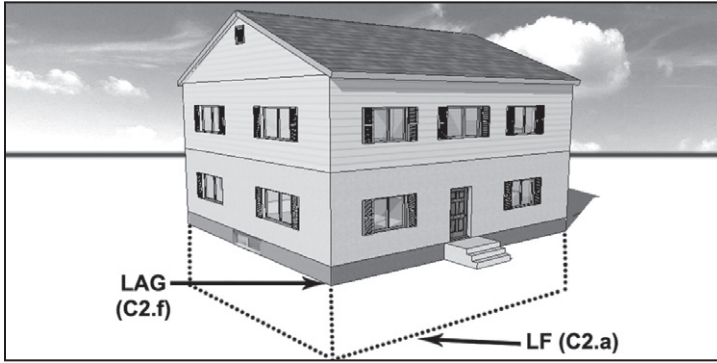
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished basement (see Elevation Certificate, Diagram 2)<br>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. |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement)   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — No<br>Basement — Finished or unfinished  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Basement</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.                                   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with attached garage<br>Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b>                         | Machinery or equipment in garage   |
| <b>Lowest Floor for Rating</b>   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.   |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

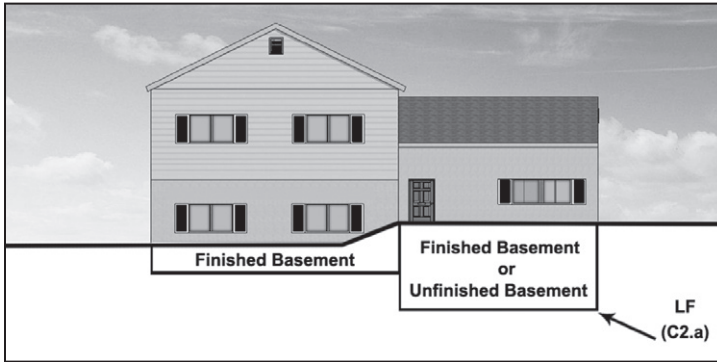
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



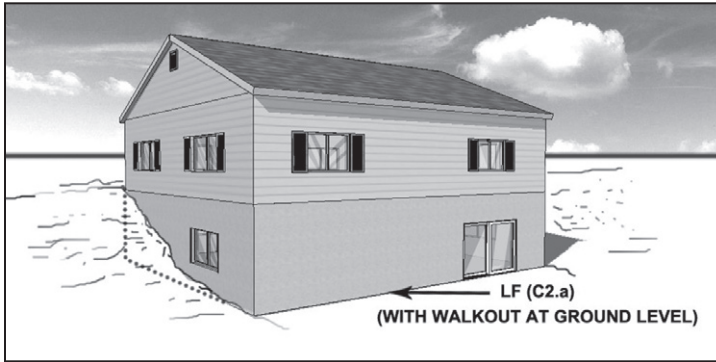
|  |  |
|--|--|
| <b>Building Description</b>  | Split level with unfinished or finished basement (see Elevation Certificate, Diagram 4)  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment in basement   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement)   |
| <b>Application Should Show</b>   | Building type — Split level<br>Basement — Finished or unfinished<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Basement</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

- 1 LF — Lowest Floor
- 2 BFE — Base Flood Elevation
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- 4 HAG — Highest Adjacent Grade
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with walkout at ground level<br>Lower floor is not below grade on all sides<br>Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Finished or unfinished lower level<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment at ground level   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (enclosure)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

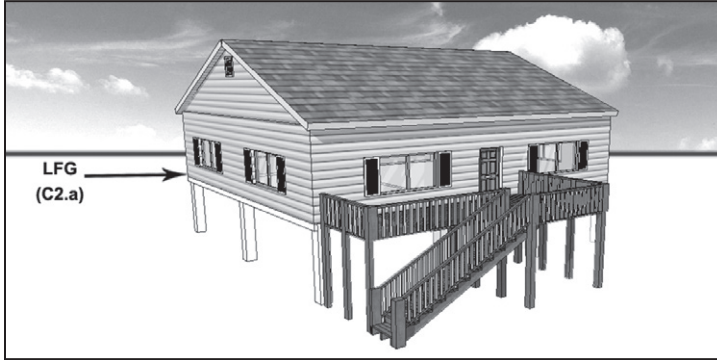
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# ELEVATED BUILDINGS

## PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30

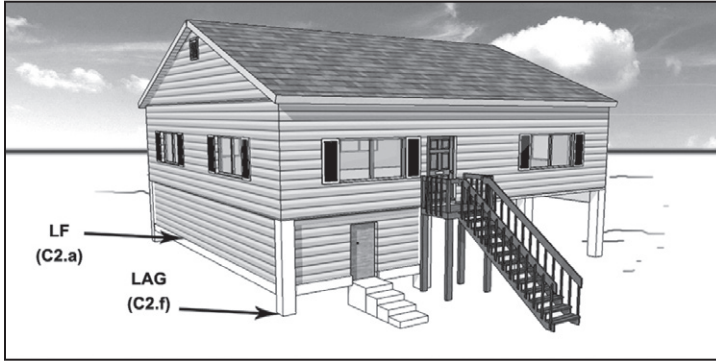


|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor   |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | Elevated on piers, posts, piles, or columns with hanging floor<br>2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE <sup>2</sup> is unfinished and used for storage or building access only, use <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE <sup>2</sup> is unfinished and used for storage or building access only, use <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

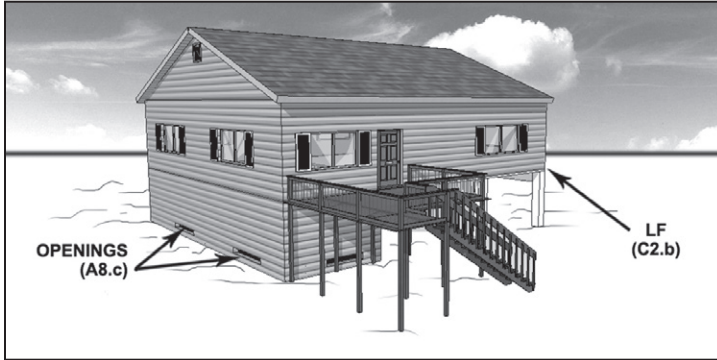
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# ELEVATED BUILDINGS

## PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

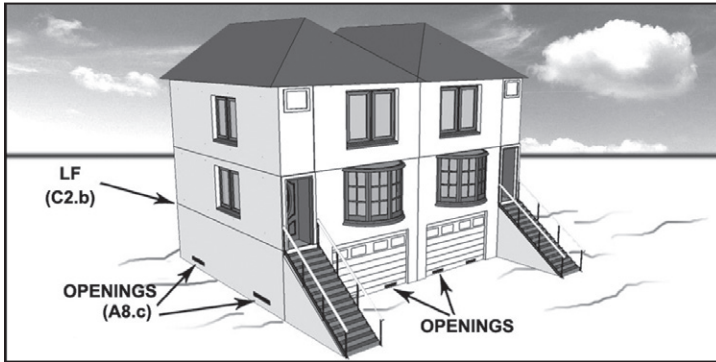
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished enclosure (garage) and crawlspace<br>No proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (garage)   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

1 LF — Lowest Floor

2 BFE — Base Flood Elevation

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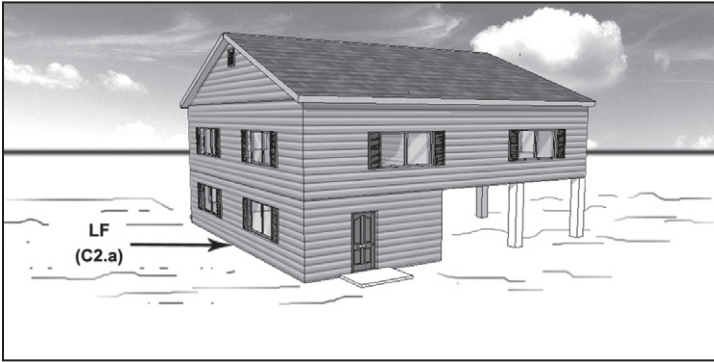
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Non-load-bearing walls<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

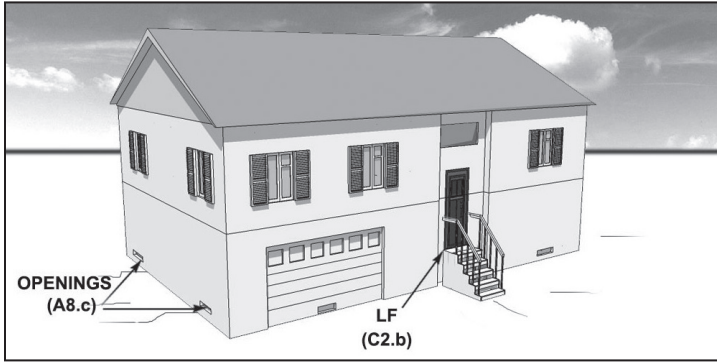
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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.

NOTE: Above references may not apply to this page.

## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



|  |  |
|--|--|
| <b>Building Description</b>  | 1-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Enclosure garage and storage area<br>Proper openings in garage and enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)<br>Mid-Level Entry elevation   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 AE AND A1-A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Enclosure garage and storage area<br>No proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Floor of garage and storage area   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

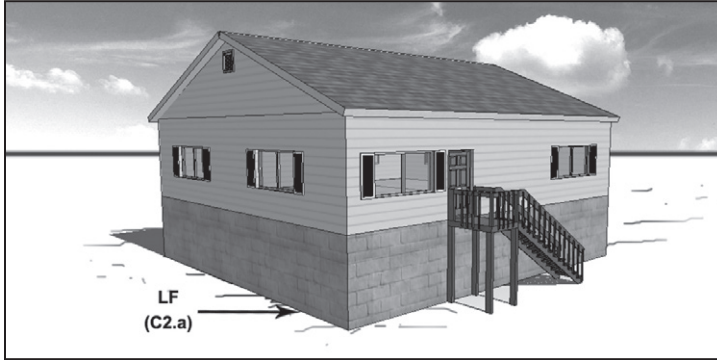
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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.

NOTE: Above references may not apply to this page.

**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished enclosure<br>No proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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 IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Enclosed garage at same level as crawlspace<br>Unfinished enclosure/crawlspace<br>No proper openings <sup>3</sup> in crawlspace or garage<br>Floor of crawlspace/garage is at or above lowest adjacent grade                 |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Floor of crawlspace and garage   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

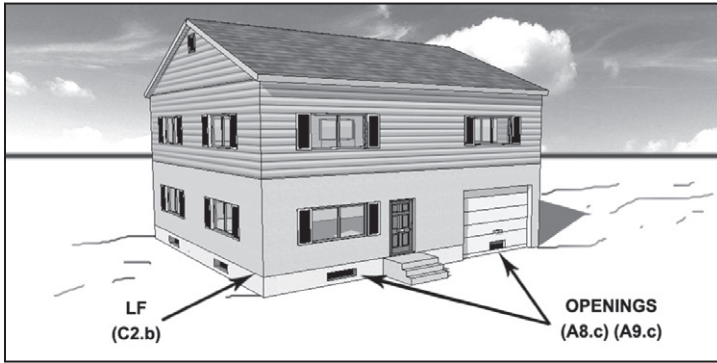
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished crawlspace<br>Proper openings <sup>3</sup> in crawlspace and garage<br>Floor of crawlspace/garage is at or above lowest adjacent grade  |
| <b>Machinery or Equipment Servicing Building</b>                         | Without machinery or equipment in crawlspace or garage   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

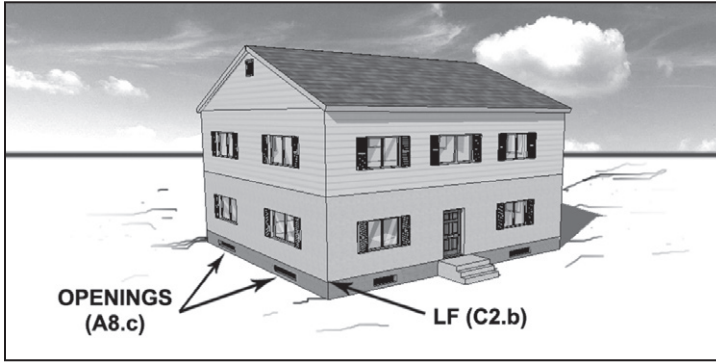
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished crawlspace<br>With proper openings <sup>3</sup><br>Floor of crawlspace is at or above lowest adjacent grade   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment in crawlspace   |
| <b>Lowest Floor for Rating</b>   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished crawlspace<br>No proper openings <sup>3</sup><br>Floor of crawlspace is at or above lowest adjacent grade   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment in crawlspace   |
| <b>Lowest Floor for Rating</b>   | Top of bottom floor (crawlspace)   |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>Elevated on Crawlspace</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

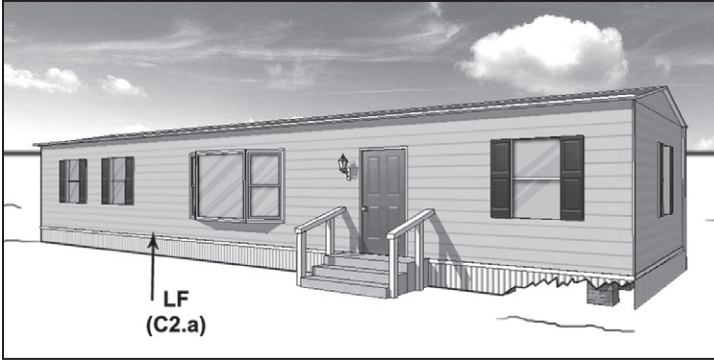
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



|  |  |
|--|--|
| <b>Building Description</b>  | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Vinyl or aluminum skirting   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Top of lowest elevated floor   |
| <b>Application Should Show</b>   | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>Manufactured (Mobile) Home</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating</b>  | Use Post-FIRM <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

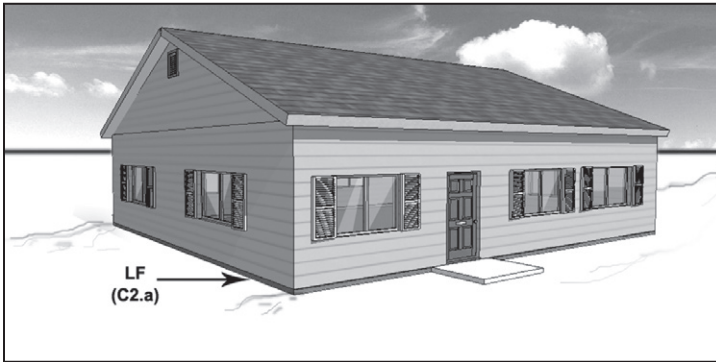
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

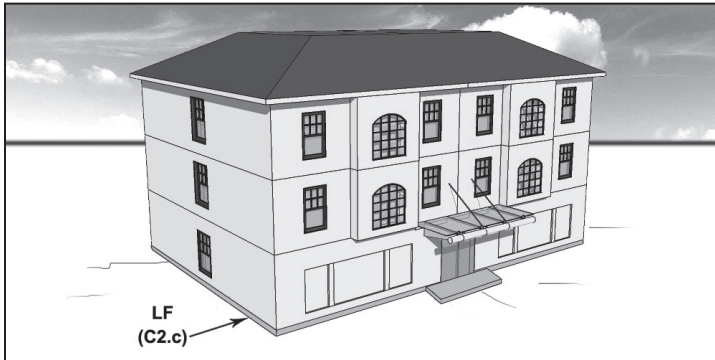
|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor<br>No basement (see Elevation Certificate, Diagram 1A)  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used 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. |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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 WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|  |   |
|--|---|
| <b>Building Description</b>  | 3 or more floors<br>No basement (see Elevation Certificate, Diagram 1A)   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>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. |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

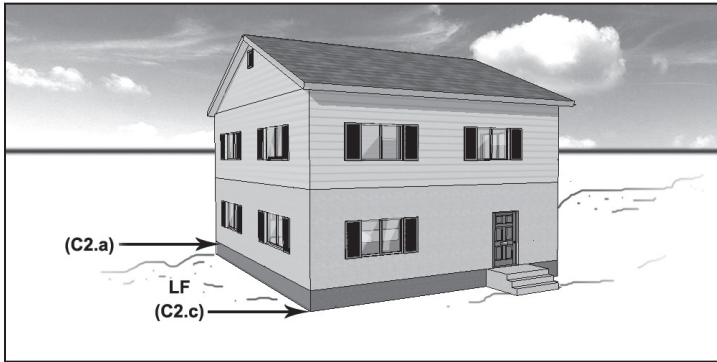
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)  |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member (C2.c)   |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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<sup>6</sup>**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with attached garage<br>Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)  |
| <b>Lowest Floor for Rating</b>   | 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. |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

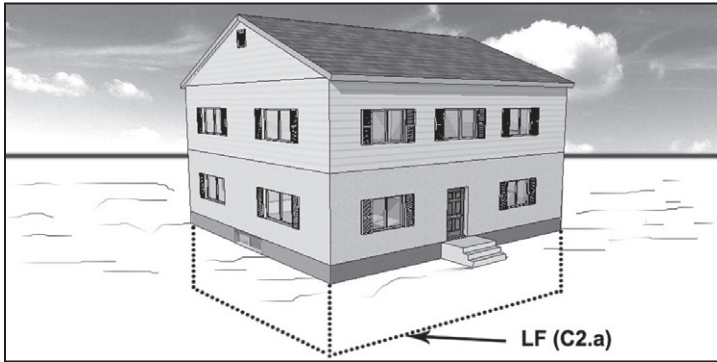
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>**



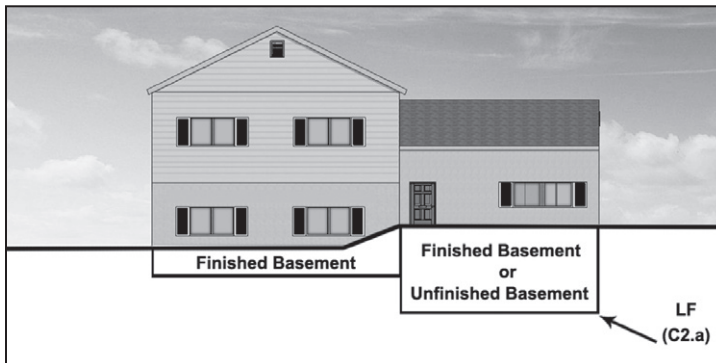
|  |   |
|--|---|
| <b>Building Description</b>  | 3 floors<br>Finished basement (see Elevation Certificate, Diagram 2)  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab (basement)<br>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If 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. |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Basement — Finished<br>Is building elevated? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Basement</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30<sup>6</sup>**



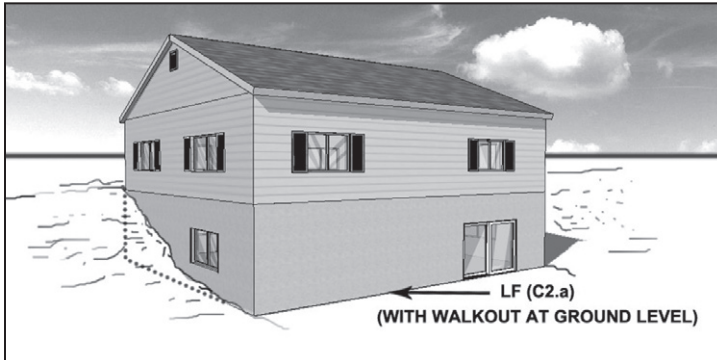
|  |   |
|--|---|
| <b>Building Description</b>  | Split level<br>Unfinished basement (see Elevation Certificate, Diagram 4)   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab (basement)<br>In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. 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. |
| <b>Application Should Show</b>   | Building type — Split level<br>Basement — Unfinished<br>Is building elevated? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Basement</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with walkout at ground level<br>Lower floor is not below grade on all sides<br>Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Finished or unfinished lower level   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>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. |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |

1 LF — Lowest Floor  
2 BFE — Base Flood Elevation  
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4 HAG — Highest Adjacent Grade  
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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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | The space below the lowest elevated floor either has no enclosure or has:<br>(1) Insect screening, provided that no additional supports are required for the screening; or<br>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or<br>(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<br>(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.<br><br>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. |
| <b>Machinery or Equipment Servicing Building</b>                         | Any machinery or equipment below elevated floor is at or above the BFE <sup>2</sup>  |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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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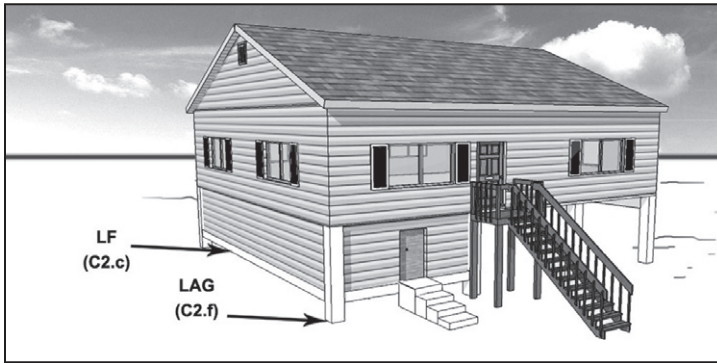
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

1 LF — Lowest Floor

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3 See page LFG 1 for explanation of proper openings

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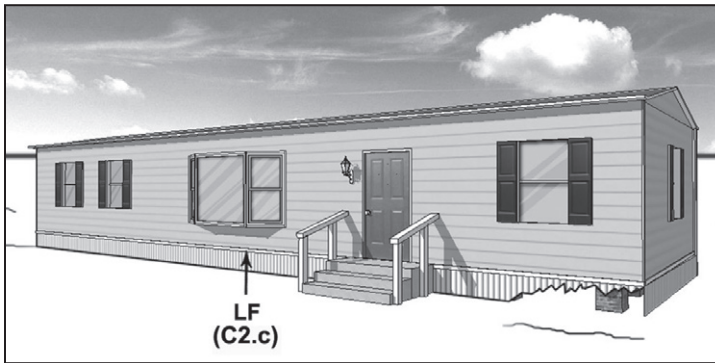
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PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



|  |  |
|--|--|
| <b>Building Description</b>  | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Vinyl or aluminum skirting   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>   | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

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2 BFE — Base Flood Elevation

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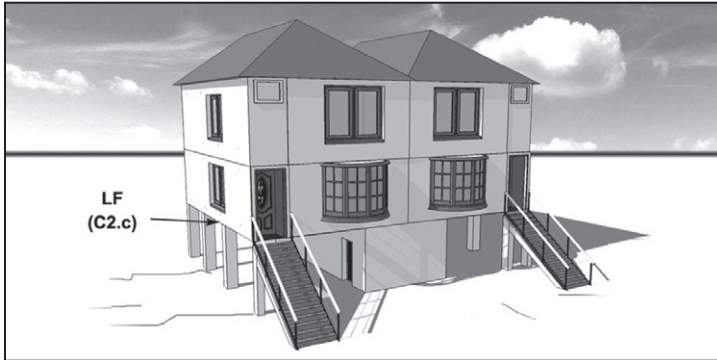
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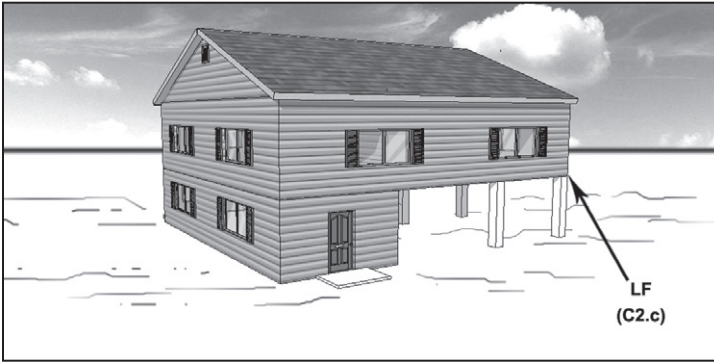
|  |  |                 |                  |
|--|--|-----------------|------------------|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |                 |                  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |                 |                  |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |                 |                  |
| <b>Machinery or Equipment Servicing Building</b>                         | No machinery or equipment below elevated floor   |                 |                  |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |                 |                  |
| <b>Application Should Show</b>   |  | <u>Pre-FIRM</u> | <u>Post-FIRM</u> |
|  | Building type  | 2 floors        | 2 floors         |
|  | Is building elevated?  | Yes             | Yes              |
|  | Is area below the elevated floor enclosed?   | Yes             | No               |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category and describe the building as an elevated building with enclosure.   |                 |                  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |                 |                  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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**



|  |  |                  |  |
|--|--|------------------|--|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |                  |  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |                  |  |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |                  |  |
| <b>Machinery or Equipment Servicing Building</b>                         | No machinery or equipment below elevated floor   |                  |  |
| <b>Lowest Floor for Rating</b>   | Bottom of lowest horizontal structural member  |                  |  |
| <b>Application Should Show</b>   | <u>Pre-FIRM</u>  | <u>Post-FIRM</u> |  |
| Building type  | 2 floors   | 1 floor          |  |
| Is building elevated?  | Yes  | Yes              |  |
| Is area below the elevated floor enclosed?                               | Yes  | No               |  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category and describe the building as an elevated building with enclosure.   |                  |  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.            |                  |  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , 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

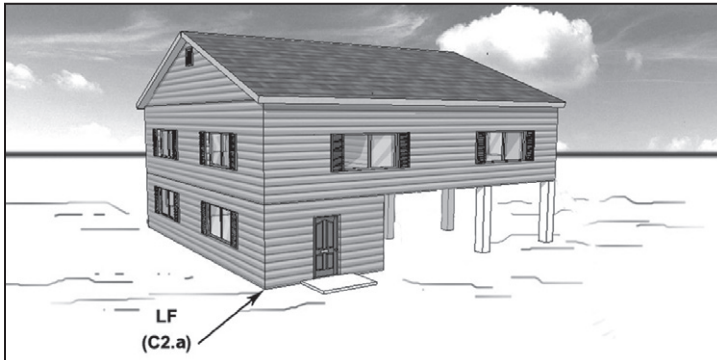
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**



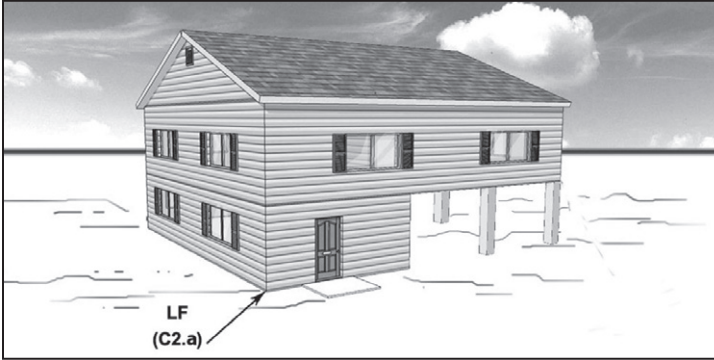
|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                         | With machinery or equipment below elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building Type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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**



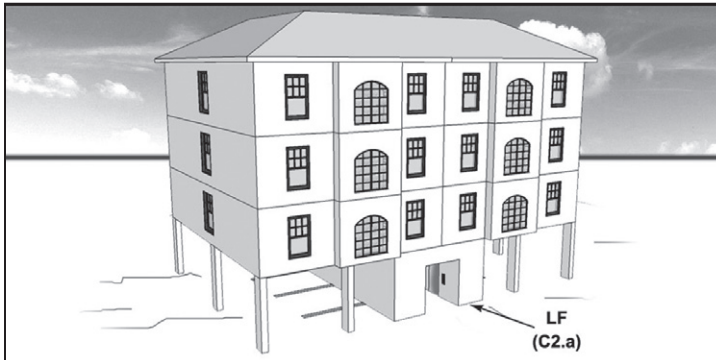
|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with non-breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building Type — 3 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 3 or more floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>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. |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

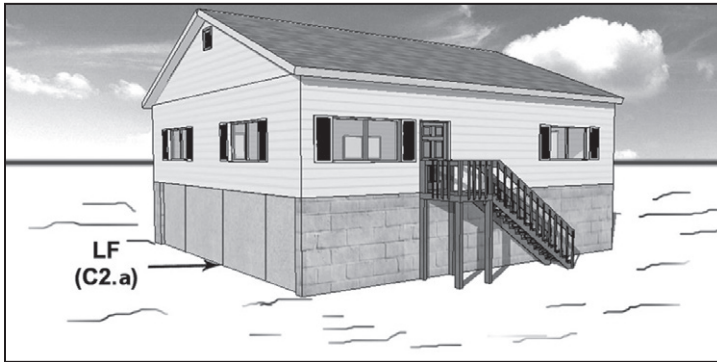
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6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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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**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                                  | Shear walls parallel to the expected flow of floodwaters  |
| <b>Type of Enclosure</b>   | Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

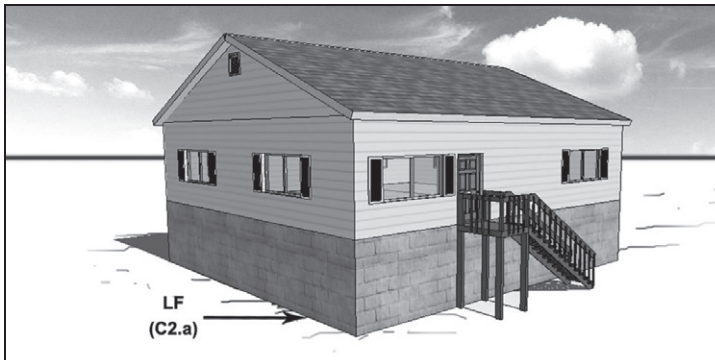
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Finished or unfinished enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

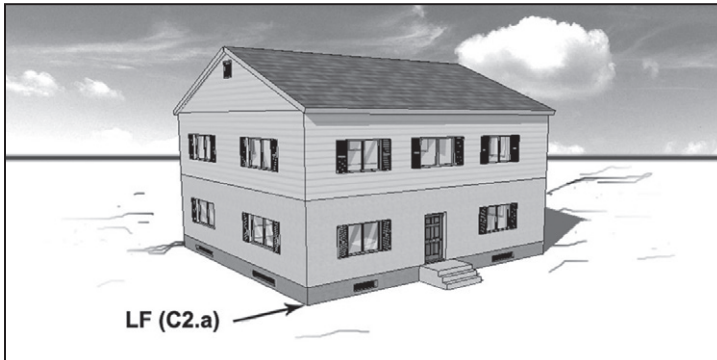
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                                  | Solid foundation walls   |
| <b>Type of Enclosure</b>   | Unfinished crawlspace  |
| <b>Machinery or Equipment Servicing Building</b>                         | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of foundation wall  |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Subsidized Rating<sup>5, 7</sup></b>                         | Use Pre-FIRM rate table <b>Elevated On Crawlspace</b> category.  |
| <b>Pre-FIRM Full-Risk Rating<sup>7</sup></b> (Use Post-FIRM Rate Tables) | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>    | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , 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

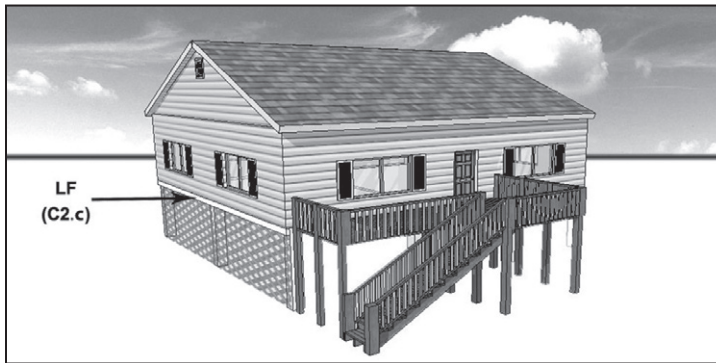
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**ELEVATED BUILDINGS  
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 —  
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | <p>The space below the lowest elevated floor either has no enclosure or has:</p> <p>(1) Insect screening, provided that no additional supports are required for the screening; <i>or</i></p> <p>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; <i>or</i></p> <p>(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; <i>or</i></p> <p>(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.</p> <p>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.</p> |
| <b>Machinery or Equipment Servicing Building</b>                   | No machinery or equipment below elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>                                     | <p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1–V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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

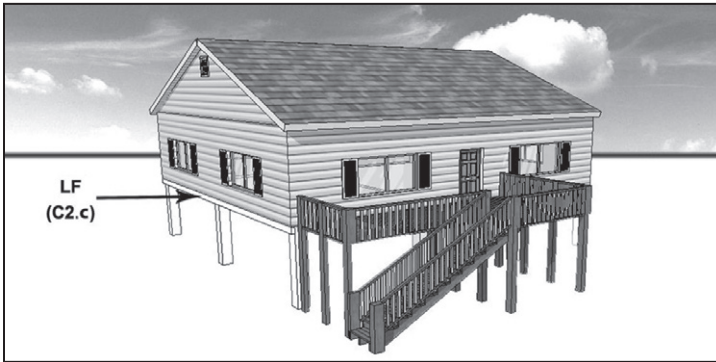
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6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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**ELEVATED BUILDINGS  
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30 —  
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure or open-wood latticework or insect screening  |
| <b>Machinery or Equipment Servicing Building</b>                   | With machinery or equipment at or above the BFE  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>                                     | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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

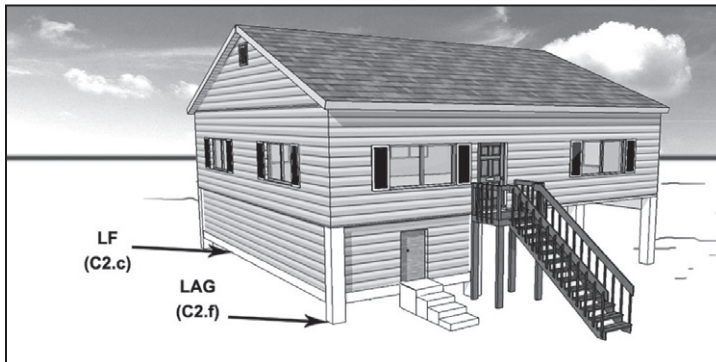
4 HAG — Highest Adjacent Grade

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                   | Without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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

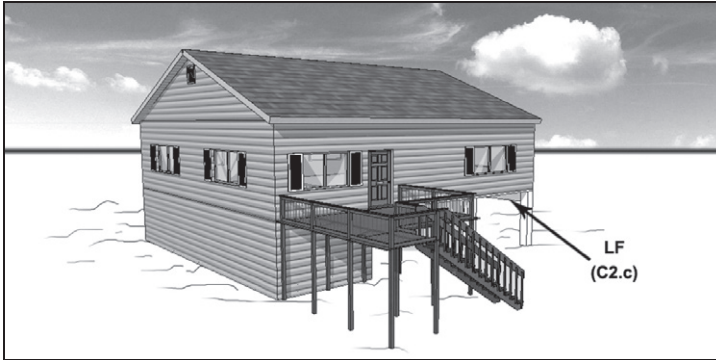
4 HAG — Highest Adjacent Grade

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**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                   | Without machinery or equipment below elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member   |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1-V30, VE Zone <b>With Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , 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

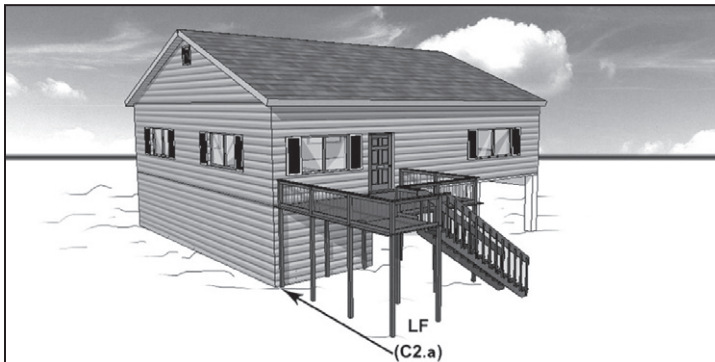
4 HAG — Highest Adjacent Grade

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**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                   | With machinery or equipment below the BFE   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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

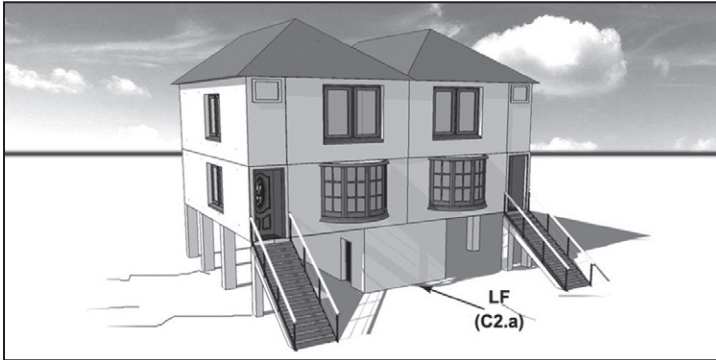
4 HAG — Highest Adjacent Grade

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**



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                               | With machinery or equipment below the BFE   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>   | Building type — 3 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | 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

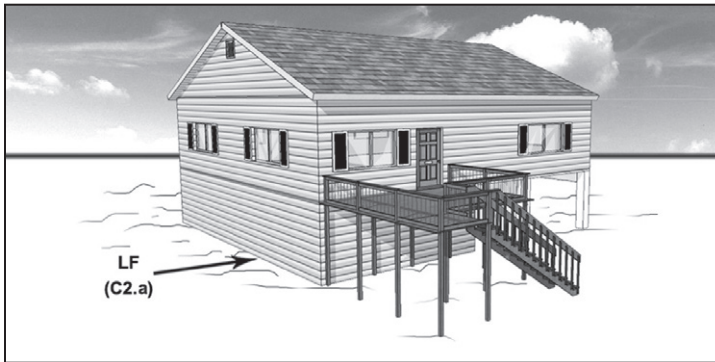
4 HAG — Highest Adjacent Grade

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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

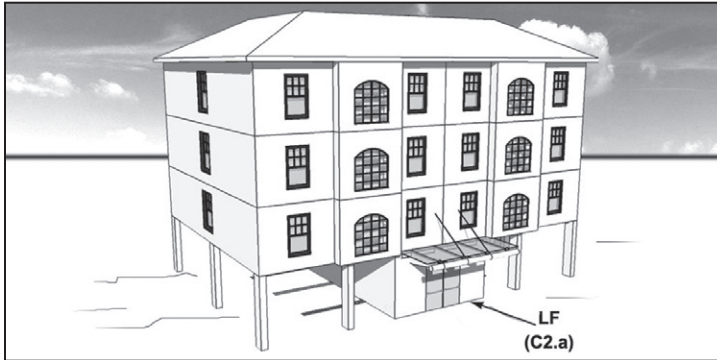
5 Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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**



|  |  |
|--|--|
| <b>Building Description</b>  | 3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>  | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                               | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>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. |
| <b>Application Should Show</b>   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | 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**



|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                            | Shear walls parallel to the expected flow of floodwaters   |
| <b>Type of Enclosure</b>   | Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)  |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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

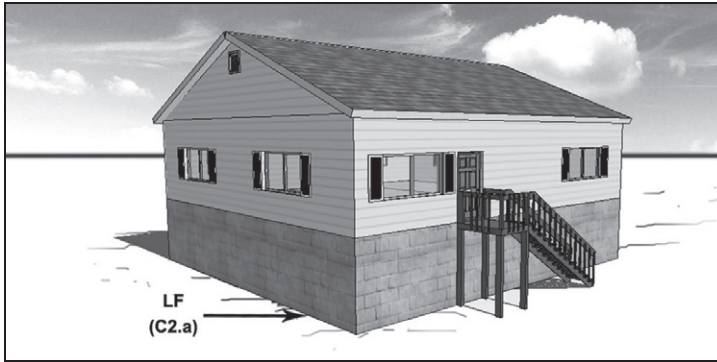
4 HAG — Highest Adjacent Grade

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**



|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>  | Solid foundation walls  |
| <b>Type of Enclosure</b>   | Finished or unfinished enclosure  |
| <b>Machinery or Equipment Servicing Building</b>                               | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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 |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | 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**



|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>                            | Solid foundation walls  |
| <b>Type of Enclosure</b>   | Unfinished crawlspace   |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of foundation wall   |
| <b>Application Should Show</b>                                     | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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**



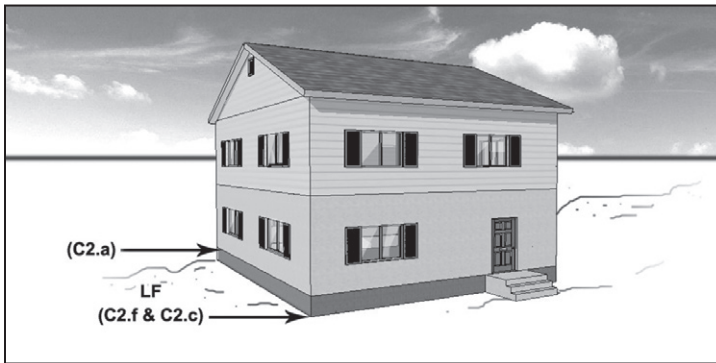
|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure garage<br>Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br>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 |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | 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.

|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B) |
| <b>Lowest Floor for Rating</b>   | Lowest adjacent grade (C2.f)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No                               |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | 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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# 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, along with the comments accompanying each building drawing provided in this section, will help insurance agents/producers determine the lowest floor so that the appropriate rate can be applied.

### A. Non-Elevated Buildings

In a non-elevated building, the lowest floor used for rating is the building's lowest floor including a basement, if any.

If a building described and rated as a single-family dwelling located in an 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 for 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.

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 an A Zone;
- The garage floor elevation is below the elevation of the top of the bottom floor; *and*
- The garage has proper openings (flood vents).

If a building not described and rated as a single-family dwelling located in an 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

In an elevated building located in an A Zone (any flood zone beginning with the letter A), the lowest floor used for rating is the lowest elevated floor, with the exceptions described below.

If a building located in an A Zone has an enclosure below the elevated floor, including 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 elevator equipment below the BFE; *or*
- The unfinished enclosed space has no proper openings (flood vents).

**NOTE:** A garage attached to an elevated building is considered an enclosure.

### 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.

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:

- a. A minimum of 2 openings must be provided, 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. 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 provided, with positioning on a single 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 below the BFE. 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. Crawlspace

If a building elevated on a crawlspace is located in an A Zone and has an attached garage, 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.

Pre-FIRM buildings with subgrade crawlspaces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures.

### 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, and elevators and their associated equipment. 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.

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).

Also see “E. Post-’81 V Zone Optional Rating” in the Rating section.

#### **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. 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 with no enclosures.

## **II. USE OF ELEVATION CERTIFICATE**

The Elevation Certificate (EC) is used to properly rate buildings located in Special Flood Hazard Areas (SFHAs). 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 for a Post-FIRM building located in zones AE, A1–A30, VE, or V1–V30, or a Pre-FIRM building opting for Post-FIRM rates (see “B.” below). An EC is also required for a Post-FIRM building 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.

If the building is Post-FIRM construction located in an unnumbered A Zone, check with the community official to determine whether there is a BFE. If available, an EC that certifies the lowest floor elevation must be submitted.

### **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 using Post-FIRM rates. 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](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, click on “Height Conversion” and 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 2.987 feet and a building elevation of 57.186 feet NAVD 88. Rounded to a tenth of a foot, the building elevation is 57.2 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 2.987 feet. Use the building elevation of 54.2 ft. The building elevation in NGVD 29 is 51.214 feet. Rounded to a tenth of a foot, the building elevation is 51.2 feet NGVD 29.



## PUTTING IT INTO PERSPECTIVE....

Sections A and C of the 2009 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 2009 Elevation Certificate does not specifically identify for the insurance agent the Lowest 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.

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### 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).

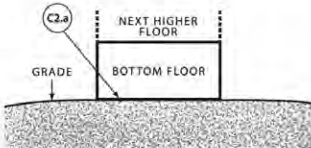
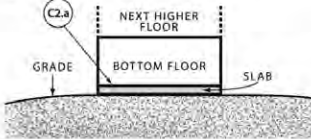
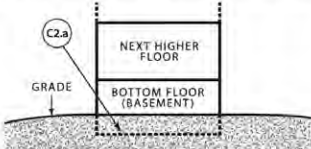
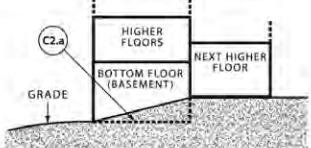
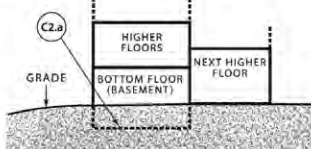
#### IMPORTANT HINT:

- 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

|  |   |
|--|---|
| <p><b>BUILDING DIAGRAM #1A</b></p> <p><b>Distinguishing Feature:</b> The bottom floor is at or above ground level (grade) on at least one side.*</p> <p><b>Lowest Floor for Rating:</b> Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b><br/>Item C2.a or Item C2.d (if structure has attached garage)</p> | <p>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.</p>                                        |
| <p><b>BUILDING DIAGRAM #1B</b></p> <p><b>Distinguishing Feature:</b> The bottom floor is at or above ground level (grade) on at least one side.*</p> <p><b>Lowest Floor for Rating:</b> Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b><br/>Item C2.a or Item C2.d (if structure has attached garage)</p> | <p>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.</p>  |
| <p><b>BUILDING DIAGRAM #2</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p><b>Lowest Floor for Rating:</b> Top of basement floor</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b><br/>Item C2.a</p>   | <p>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.</p>                          |
| <p><b>BUILDING DIAGRAM #3</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*</p> <p><b>Lowest Floor for Rating:</b> Top of slab</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b><br/>Item C2.a</p>   | <p>All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.</p>   |
| <p><b>BUILDING DIAGRAM #4</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p><b>Lowest Floor for Rating:</b> Top of slab (basement floor)</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b><br/>Item C2.a</p>  | <p>All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.</p>   |

|   |  |
|---|--|
| <p><b>Lowest Floor Guide for Zones AO and A (without BFE)</b></p> | <p><b>BUILDING DIAGRAMS</b></p> <p><b>Distinguishing Feature:</b> All buildings</p> <p><b>Lowest Floor for Rating:</b> Difference between the top of the bottom floor and highest adjacent grade.</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> 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.</p> |
|---|--|

\*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

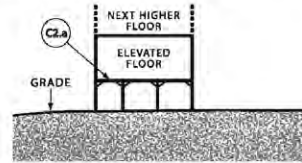
### BUILDING DIAGRAM #5

**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.



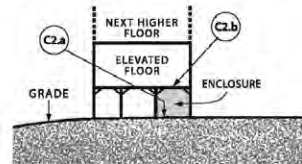
### BUILDING DIAGRAM #6

**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.



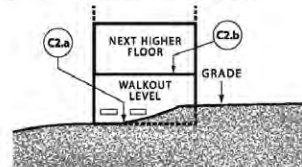
### BUILDING DIAGRAM #7

**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.



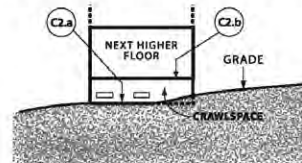
### BUILDING DIAGRAM #8

**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.



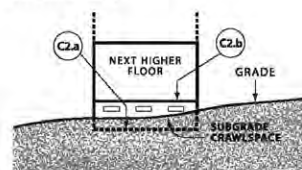
### BUILDING DIAGRAM #9

**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

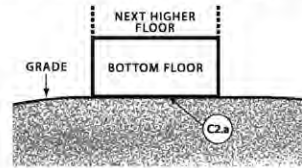
### BUILDING DIAGRAM #1A

**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.



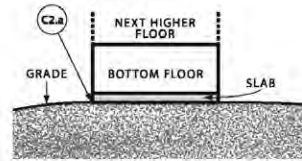
### BUILDING DIAGRAM #1B

**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.



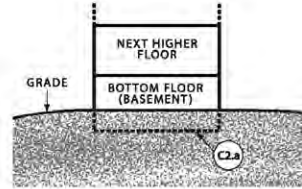
### BUILDING DIAGRAM #2

**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.



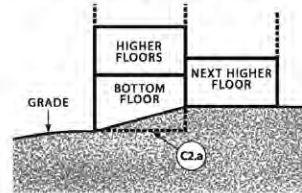
### BUILDING DIAGRAM #3

**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.



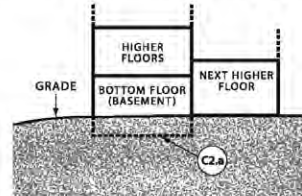
### BUILDING DIAGRAM #4

**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

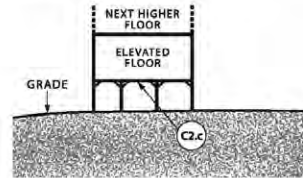
### BUILDING DIAGRAM #5

**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.



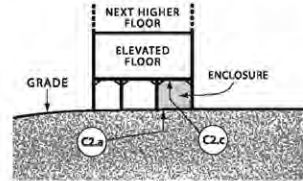
### BUILDING DIAGRAM #6

**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.



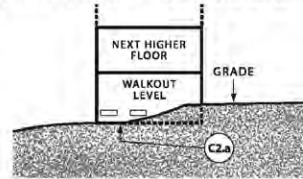
### BUILDING DIAGRAM #7

**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.



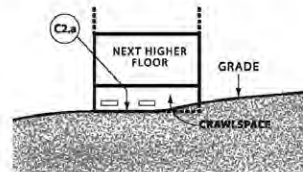
### BUILDING DIAGRAM #8

**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.



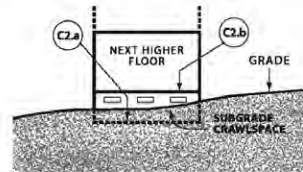
### BUILDING DIAGRAM #9

**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.

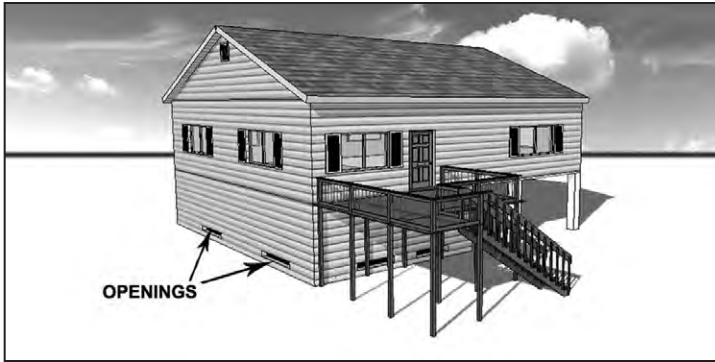
\*\*\*Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for one-to-four family residences. For buildings other than one-to-four family residences subtract 18 inches from Item C2.a.

### III. SPECIFIC BUILDING DRAWINGS

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                    |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No |
| <b>Pre-FIRM Rating</b>                           | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                     |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No |
| <b>Pre-FIRM Rating</b>                           | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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**



|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area  |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure (garage) and crawlspace<br>No proper openings <sup>3</sup>                                     |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>Pre-FIRM Rating</b>                           | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Enclosure</b> category.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with finished or unfinished enclosed area   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Non-load-bearing walls<br>No proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor                                      |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>Pre-FIRM Rating</b>                           | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Enclosure</b> category.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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**



|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor on slab  |
| <b>Machinery or Equipment Servicing Building</b> | N/A  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required  |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating</b>                           | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.           |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.          |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

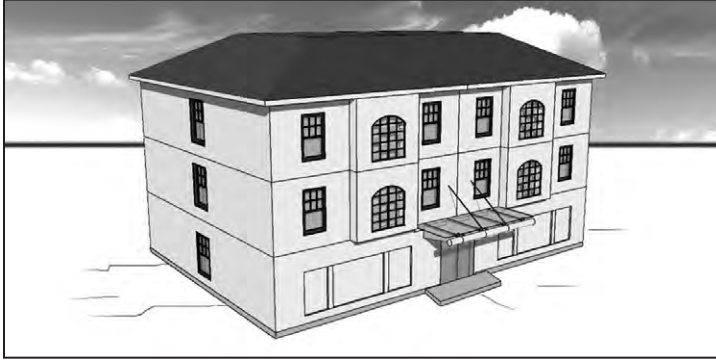
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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**



|  |   |
|--|---|
| <b>Building Description</b>                      | 3 or more floors on slab  |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating</b>                           | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.                    |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.                   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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**



|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill           |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No |
| <b>Pre-FIRM Rating</b>                           | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.            |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.           |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

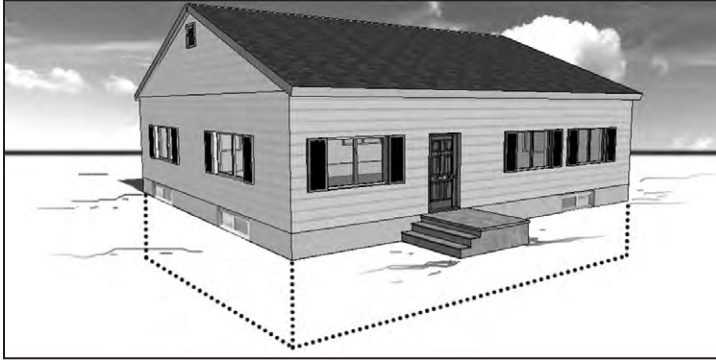
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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**



|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with finished or unfinished basement  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment in basement  |
| <b>Lowest Floor for Rating</b>                   | No Elevation Certificate required   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — Finished or unfinished<br>Is building elevated? — No |
| <b>Pre-FIRM Rating</b>                           | Use Pre-FIRM rate table <b>With Basement</b> category.                                      |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>With Basement</b> category.                                     |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | No enclosure  |
| <b>Machinery or Equipment Servicing Building</b> | None  |
| <b>Lowest Floor for Rating</b>                   | Top of lowest elevated floor  |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | No enclosure  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                   | Top of lowest elevated floor  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

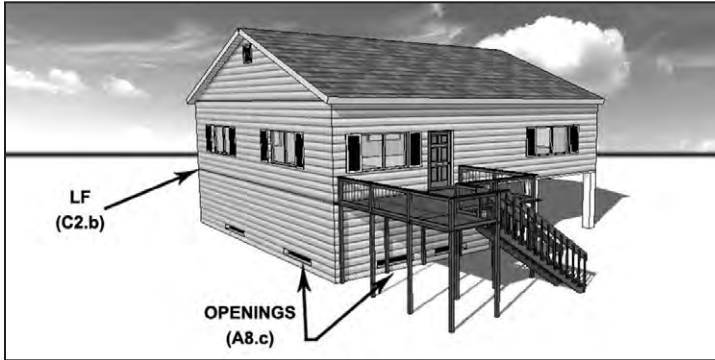
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                   | Top of next-higher floor (elevated floor)   |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                   | Lowest elevated floor   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Unfinished enclosure (garage) and crawlspace<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (lower of crawlspace or garage)  |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating</b>                           | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. |
| <b>Post-FIRM Rating</b>                          | Submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>Non-load-bearing walls<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating</b>                           | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.<br><b>AH Zone:</b> Use Pre FIRM rate table <b>With Enclosure</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. |
| <b>Post-FIRM Rating</b>                          | Submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

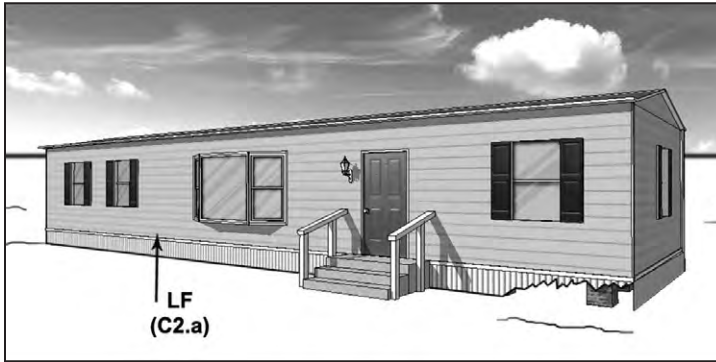
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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  
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.

|  |   |
|--|---|
| <b>Building Description</b>                      | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>                         | Vinyl or aluminum skirting  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                   | Top of lowest elevated floor  |
| <b>Application Should Show</b>                   | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>Manufactured (Mobile) Home</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>Manufactured (Mobile) Home</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

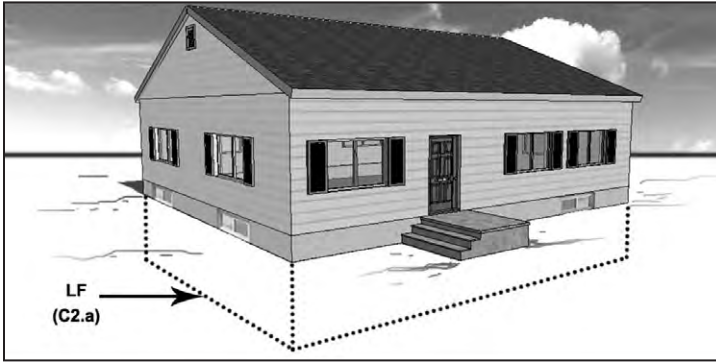
<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor with finished or unfinished basement (see Elevation Certificate, Diagram 2)   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment in the basement  |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (including basement)  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — Finished or unfinished<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating</b>                           | <b>AO Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category.<br><b>A Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category. |
| <b>Post-FIRM Rating</b>                          | Submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 1 floor on slab (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor   |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

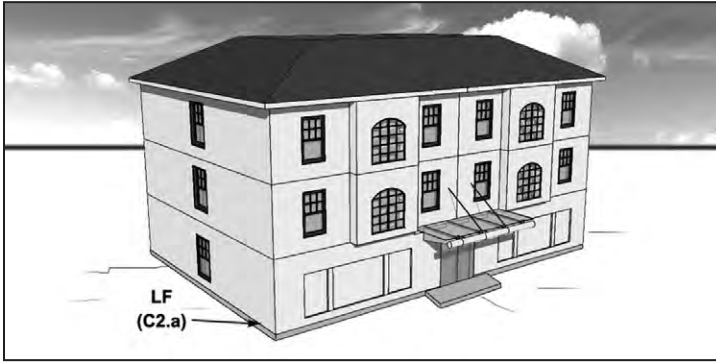
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 3 or more floors on slab (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)   |
| <b>Machinery or Equipment Servicing Building</b> | N/A   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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 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.

|  |   |
|--|---|
| <b>Building Description</b>                      | 2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b> | Machinery or equipment in garage  |
| <b>Lowest Floor for Rating</b>                   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | <b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.<br><b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | <b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate.<br><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.<br><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

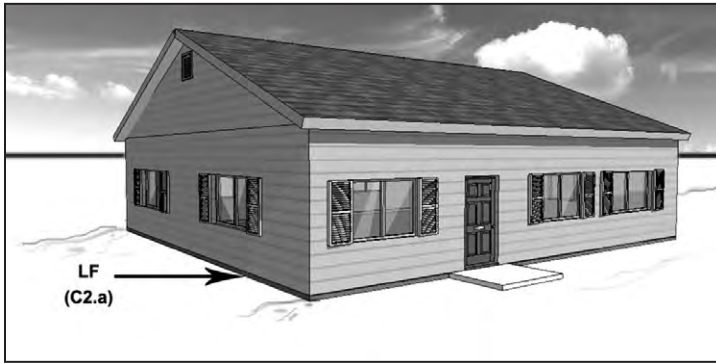
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor on slab (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b> | N/A  |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor  |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

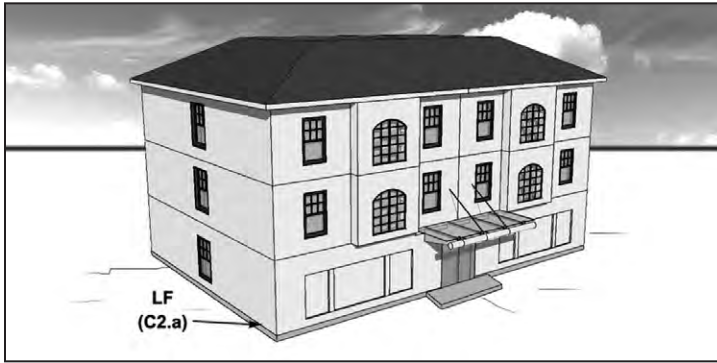
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|  |  |
|--|--|
| <b>Building Description</b>                      | 3 or more floors on slab (see Elevation Certificate, Diagram 1A)   |
| <b>Machinery or Equipment Servicing Building</b> | N/A  |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor  |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

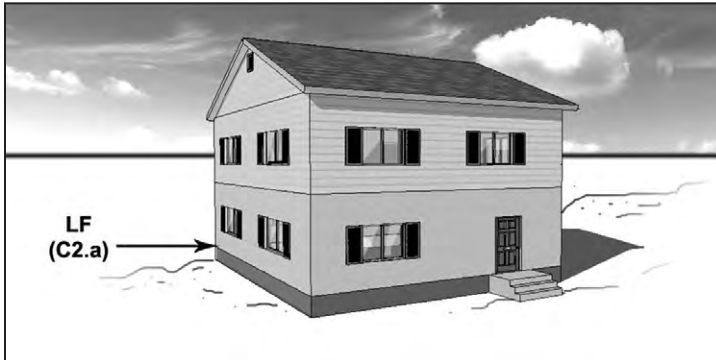
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)  |
| <b>Machinery or Equipment Servicing Building</b> | N/A  |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b> | Machinery or equipment in garage   |
| <b>Lowest Floor for Rating</b>                   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.             |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

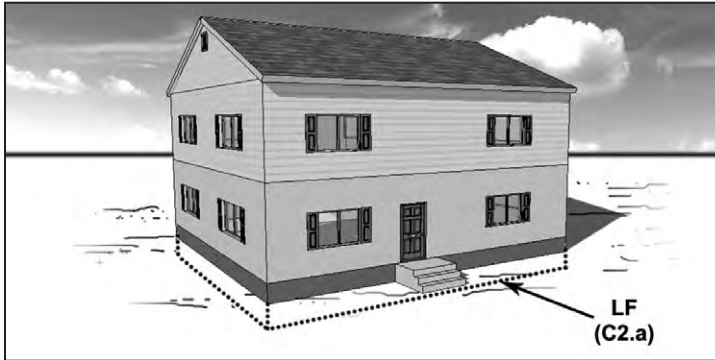
<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with subgrade crawlspace with or without openings (see Elevation Certificate, Diagram 9)<br><br>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.   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (including subgrade crawlspace)  |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — No<br>Subgrade crawlspace  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>Non-Elevated With Subgrade Crawlspace</b> category. Pre-FIRM buildings with subgrade crawlspace(s) may use optional Post-FIRM elevation rating provided that the lowest floor is below the Base Flood Elevation (BFE). The building must be reported statistically as a Submit-for-Rate using Risk Rating Method “2.” Follow the procedures from the <i>Specific Rating Guidelines</i> for policy processing. |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. See “H. Crawlspace” in the Special Rating Situations subsection in the Rating section.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

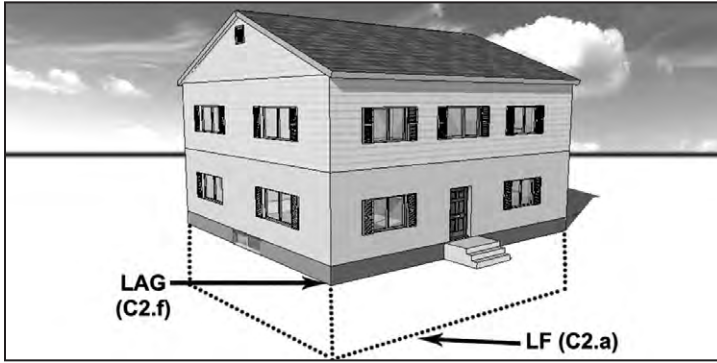
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with unfinished basement (see Elevation Certificate, Diagram 2)<br>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. |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (including basement)   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — No<br>Basement — Finished or unfinished  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>With Basement</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.                                   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor with attached garage<br>Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1A)  |
| <b>Machinery or Equipment Servicing Building</b> | Machinery or equipment in garage   |
| <b>Lowest Floor for Rating</b>                   | If attached garage has no proper openings <sup>3</sup> , and has machinery or equipment below the BFE <sup>2</sup> , use the garage floor for rating. Otherwise, use the top of the finished floor for rating.   |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

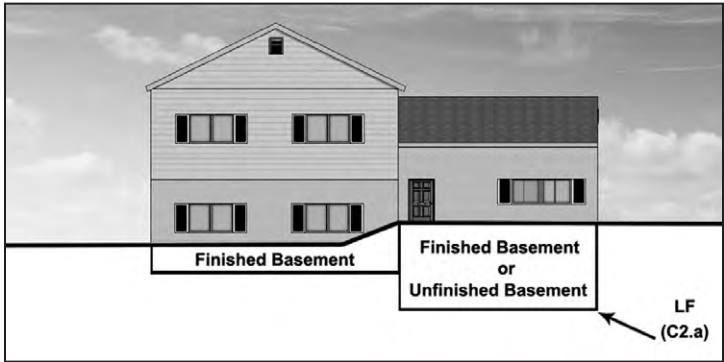
<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | Split level with unfinished or finished basement (see Elevation Certificate, Diagram 4)  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment in basement   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (including basement)   |
| <b>Application Should Show</b>                   | Building type — Split level<br>Basement — Finished or unfinished<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>With Basement</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with walkout at ground level<br>Lower floor is not below grade on all sides<br>Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Finished or unfinished lower level<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment at ground level   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (enclosure)  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of lowest elevated floor   |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | Elevated on piers, posts, piles, or columns with hanging floor<br>2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of lowest elevated floor   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE <sup>2</sup> is unfinished and used for storage or building access only, use <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>With proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Unfinished enclosure (garage) and crawlspace<br>No proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (garage)   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | Non-load-bearing walls<br>No openings  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 1-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Enclosure garage and storage area<br>Proper openings in garage and enclosure   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>                   | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2-floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Enclosure garage and storage area<br>No proper openings <sup>3</sup>   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Floor of garage and storage area   |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Unfinished enclosure<br>No proper openings <sup>3</sup>  |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (including basement or enclosure)  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Enclosed garage at same level as crawlspace<br>Unfinished enclosure/crawlspace<br>No proper openings <sup>3</sup> in crawlspace or garage<br>Floor of crawlspace/garage is at or above lowest adjacent grade                 |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Floor of crawlspace and garage   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Unfinished crawlspace<br>Proper openings <sup>3</sup> in crawlspace and garage<br>Floor of crawlspace/garage is at or above lowest adjacent grade  |
| <b>Machinery or Equipment Servicing Building</b> | Without machinery or equipment in crawlspace or garage   |
| <b>Lowest Floor for Rating</b>                   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

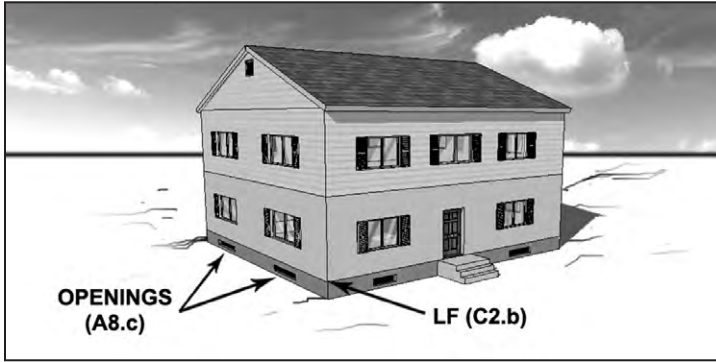
<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Unfinished crawlspace<br>With proper openings <sup>3</sup><br>Floor of crawlspace is at or above lowest adjacent grade   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment in crawlspace   |
| <b>Lowest Floor for Rating</b>                   | Top of next-higher floor (elevated floor)  |
| <b>Application Should Show</b>                   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

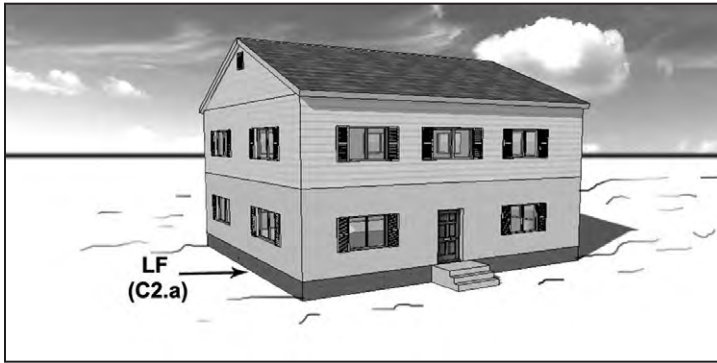
<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |  |
|--|--|
| <b>Building Description</b>                      | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>          | Solid foundation walls   |
| <b>Type of Enclosure</b>                         | Unfinished crawlspace<br>No proper openings <sup>3</sup><br>Floor of crawlspace is at or above lowest adjacent grade   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment in crawlspace   |
| <b>Lowest Floor for Rating</b>                   | Top of bottom floor (crawlspace)   |
| <b>Application Should Show</b>                   | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>Elevated on Crawlspace</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

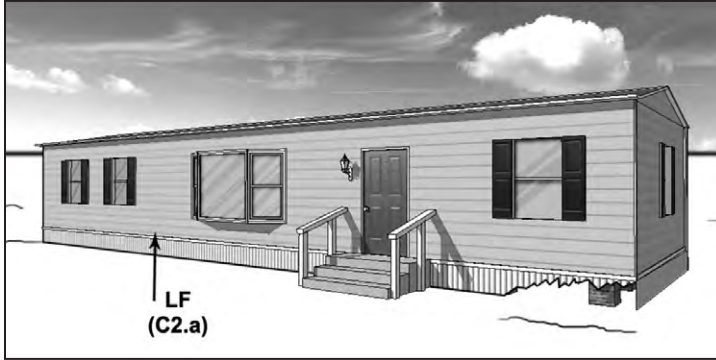
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>                      | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>          | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>                         | Vinyl or aluminum skirting   |
| <b>Machinery or Equipment Servicing Building</b> | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                   | Top of lowest elevated floor   |
| <b>Application Should Show</b>                   | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>               | Use Pre-FIRM rate table <b>Manufactured (Mobile) Home</b> category.  |
| <b>Post-FIRM Rating</b>                          | Use Post-FIRM <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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 WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|   |   |
|---|---|
| <b>Building Description</b>   | 1 floor<br>No basement (see Elevation Certificate, Diagram 1A)  |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br>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. |
| <b>Application Should Show</b>  | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

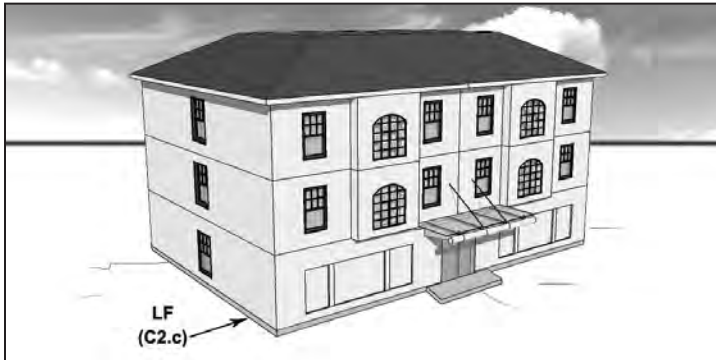
<sup>4</sup> HAG — Highest Adjacent Grade

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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<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|   |   |
|---|---|
| <b>Building Description</b>   | 3 or more floors<br>No basement (see Elevation Certificate, Diagram 1A)   |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br>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. |
| <b>Application Should Show</b>  | Building type — 3 or more floors<br>Basement — None<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

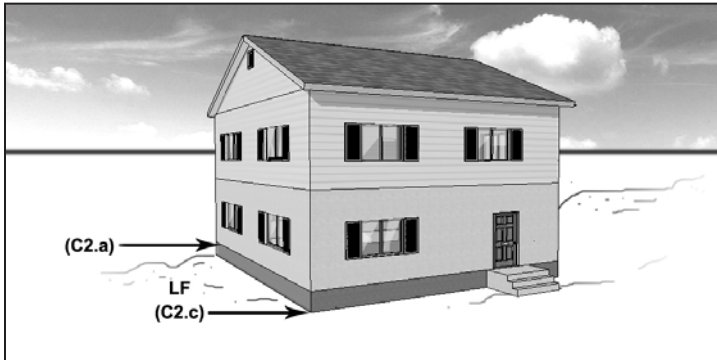
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>**



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

|   |  |
|---|--|
| <b>Building Description</b>   | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)  |
| <b>Lowest Floor for Rating</b>  | Bottom of lowest horizontal structural member (C2.c)   |
| <b>Application Should Show</b>  | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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 WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|   |   |
|---|---|
| <b>Building Description</b>   | 1 floor with attached garage<br>Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)  |
| <b>Lowest Floor for Rating</b>  | 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. |
| <b>Application Should Show</b>  | Building type — 1 floor<br>Basement — None<br>Is building elevated? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

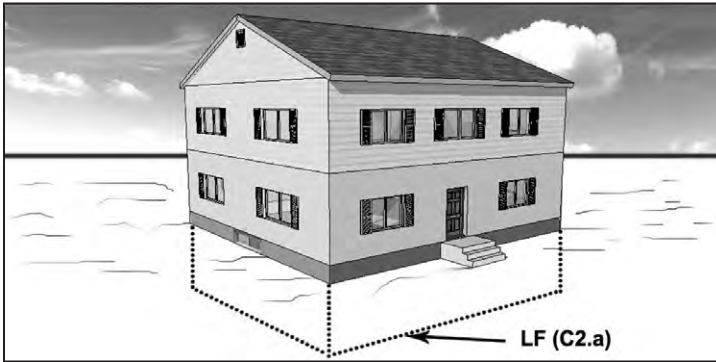
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PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|   |   |
|---|---|
| <b>Building Description</b>   | 3 floors<br>Finished basement (see Elevation Certificate, Diagram 2)  |
| <b>Lowest Floor for Rating</b>  | Bottom of slab (basement)<br>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. |
| <b>Application Should Show</b>  | Building type — 3 or more floors<br>Basement — Finished<br>Is building elevated? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Basement</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

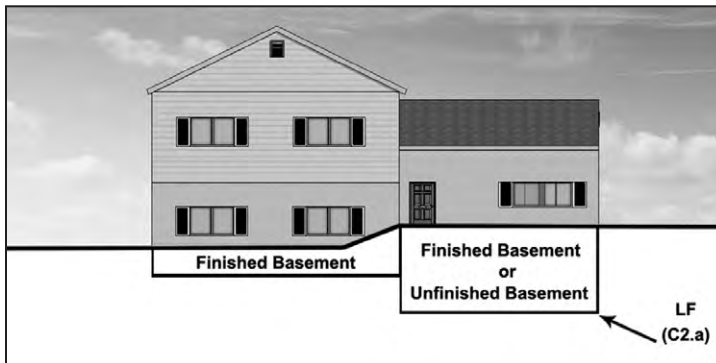
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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|   |   |
|---|---|
| <b>Building Description</b>   | Split level<br>Unfinished basement (see Elevation Certificate, Diagram 4)   |
| <b>Lowest Floor for Rating</b>  | Bottom of slab (basement)<br>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. |
| <b>Application Should Show</b>  | Building type — Split level<br>Basement — Unfinished<br>Is building elevated? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Basement</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

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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.

|   |  |
|---|--|
| <b>Building Description</b>   | 2 floors with walkout at ground level<br>Lower floor is not below grade on all sides<br>Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>                               | Solid foundation walls   |
| <b>Type of Enclosure</b>  | Finished or unfinished lower level   |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>  | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|   |   |
|---|---|
| <b>Building Description</b>   | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>  | <p>The space below the lowest elevated floor either has no enclosure or has:</p> <ul style="list-style-type: none"> <li>(1) Insect screening, provided that no additional supports are required for the screening; <i>or</i></li> <li>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; <i>or</i></li> <li>(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; <i>or</i></li> <li>(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.</li> </ul> <p>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.</p> |
| <b>Machinery or Equipment Servicing Building</b>                      | Any machinery or equipment below elevated floor is at or above the BFE <sup>2</sup>   |
| <b>Lowest Floor for Rating</b>  | Bottom of lowest horizontal structural member   |
| <b>Application Should Show</b>  | <p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

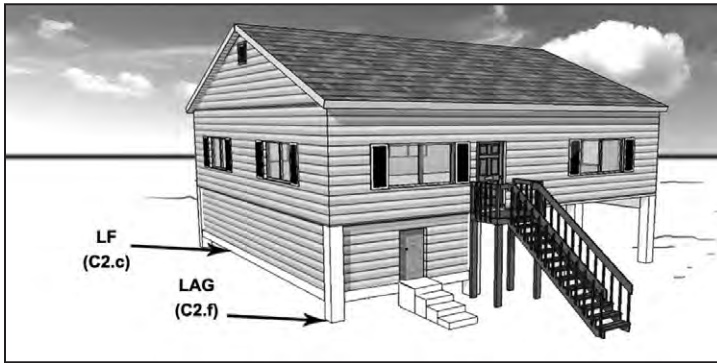
<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|   |  |
|---|--|
| <b>Building Description</b>   | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>  | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>  | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

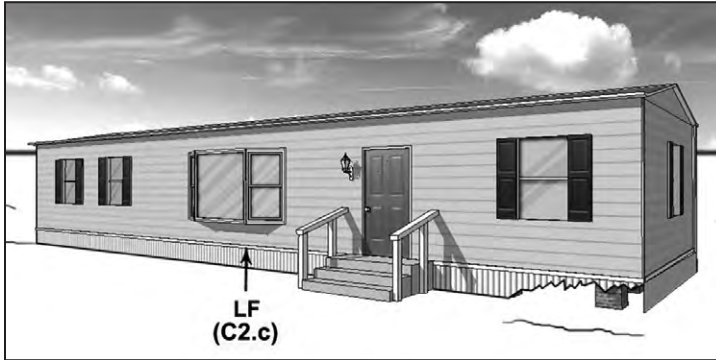
<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|   |  |
|---|--|
| <b>Building Description</b>   | Mobile home without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>  | Vinyl or aluminum skirting   |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>  | Building type — Mobile home<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|   |  |                 |                  |
|---|--|-----------------|------------------|
| <b>Building Description</b>   | 2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |                 |                  |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns  |                 |                  |
| <b>Type of Enclosure</b>  | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |                 |                  |
| <b>Machinery or Equipment Servicing Building</b>                      | No machinery or equipment below elevated floor   |                 |                  |
| <b>Lowest Floor for Rating</b>  | Bottom of lowest horizontal structural member  |                 |                  |
| <b>Application Should Show</b>  |  | <u>Pre-FIRM</u> | <u>Post-FIRM</u> |
|   | Building type  | 2 floors        | 2 floors         |
|   | Is building elevated?  | Yes             | Yes              |
|   | Is area below the elevated floor enclosed?   | Yes             | No               |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category and describe the building as an elevated building with enclosure.   |                 |                  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |                 |                  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|   |  |                  |  |
|---|--|------------------|--|
| <b>Building Description</b>   | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |                  |  |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns  |                  |  |
| <b>Type of Enclosure</b>  | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |                  |  |
| <b>Machinery or Equipment Servicing Building</b>                      | No machinery or equipment below elevated floor   |                  |  |
| <b>Lowest Floor for Rating</b>  | Bottom of lowest horizontal structural member  |                  |  |
| <b>Application Should Show</b>  | <u>Pre-FIRM</u>  | <u>Post-FIRM</u> |  |
| Building type   | 2 floors   | 1 floor          |  |
| Is building elevated?   | Yes  | Yes              |  |
| Is area below the elevated floor enclosed?                            | Yes  | No               |  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category and describe the building as an elevated building with enclosure.   |                  |  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>1 Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |                  |  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

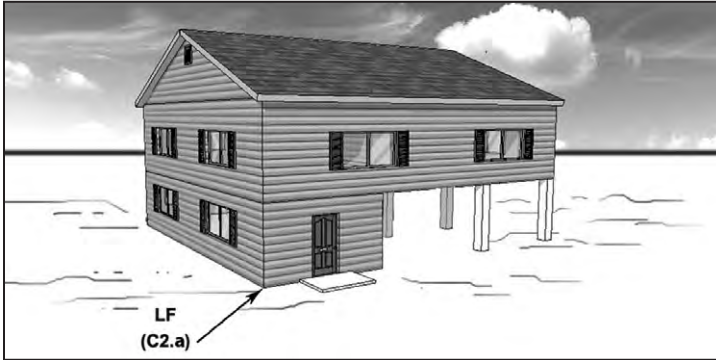
<sup>4</sup> HAG — Highest Adjacent Grade

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PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
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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.

|   |  |
|---|--|
| <b>Building Description</b>   | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>  | Enclosure (total area less than 300 sq. ft.) with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                      | With machinery or equipment below elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>  | Building Type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

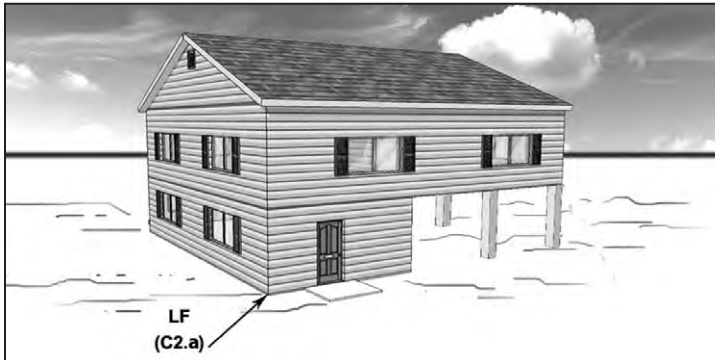
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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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.

|   |  |
|---|--|
| <b>Building Description</b>   | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>  | Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>  | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

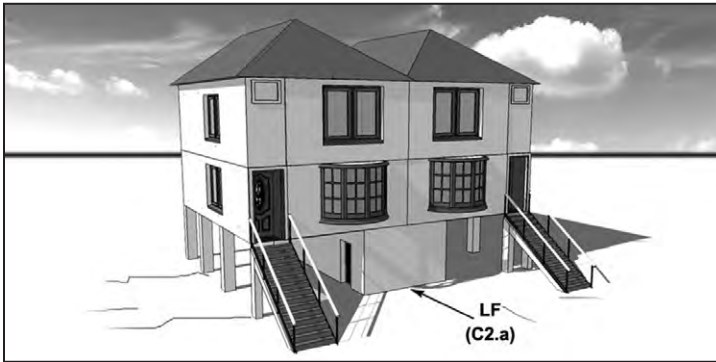
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PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|   |  |
|---|--|
| <b>Building Description</b>   | 2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>  | Enclosure (total area less than 300 sq. ft.) with non-breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>  | Building Type — 3 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

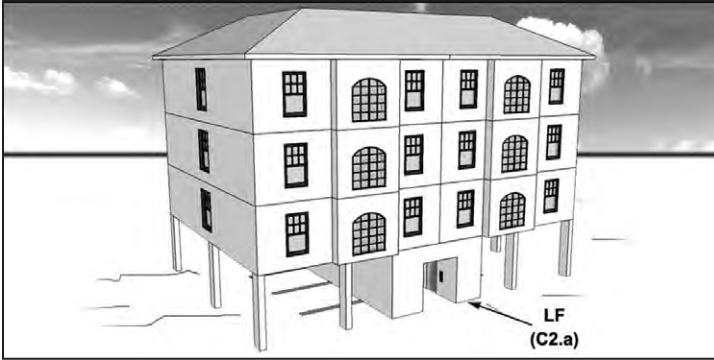
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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  
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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.

|   |  |
|---|--|
| <b>Building Description</b>   | 3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                               | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>  | Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br>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. |
| <b>Application Should Show</b>  | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|   |   |
|---|---|
| <b>Building Description</b>   | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                               | Shear walls parallel to the expected flow of floodwaters  |
| <b>Type of Enclosure</b>  | Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)   |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br>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. |
| <b>Application Should Show</b>  | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category.   |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

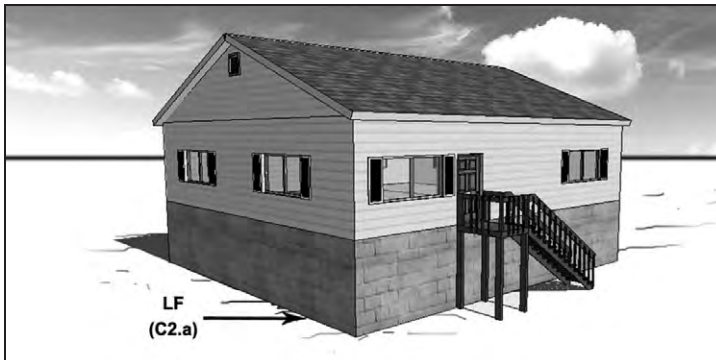
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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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.

|   |  |
|---|--|
| <b>Building Description</b>   | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)   |
| <b>Elevating Foundation of Building</b>                               | Solid foundation walls   |
| <b>Type of Enclosure</b>  | Finished or unfinished enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>  | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>With Enclosure</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

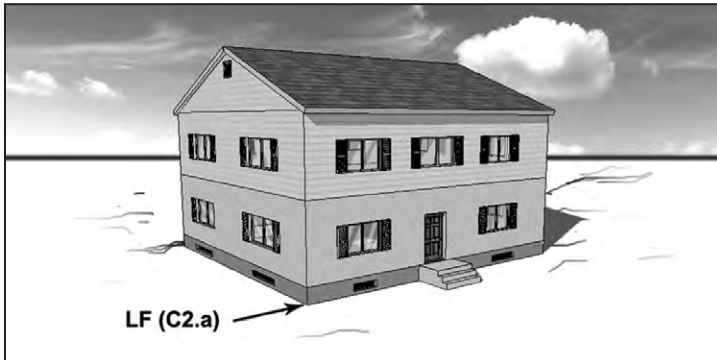
<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|   |  |
|---|--|
| <b>Building Description</b>   | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)  |
| <b>Elevating Foundation of Building</b>                               | Solid foundation walls   |
| <b>Type of Enclosure</b>  | Unfinished crawlspace  |
| <b>Machinery or Equipment Servicing Building</b>                      | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>  | Bottom of foundation wall  |
| <b>Application Should Show</b>  | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>Pre-FIRM Rating<sup>5</sup></b>                                    | Use Pre-FIRM rate table <b>Elevated On Crawlspace</b> category.  |
| <b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b> | Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | <p>The space below the lowest elevated floor either has no enclosure or has:</p> <ul style="list-style-type: none"> <li>(1) Insect screening, provided that no additional supports are required for the screening; <i>or</i></li> <li>(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; <i>or</i></li> <li>(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; <i>or</i></li> <li>(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.</li> </ul> <p>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.</p> |
| <b>Machinery or Equipment Servicing Building</b>                   | No machinery or equipment below elevated floor  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member   |
| <b>Application Should Show</b>                                     | <p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1–V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

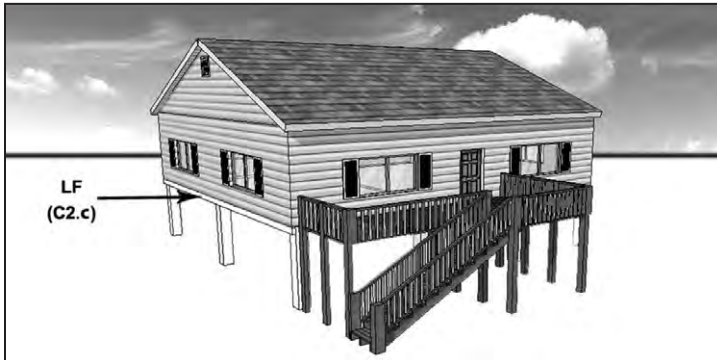
<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor without enclosed area (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure or open-wood latticework or insect screening  |
| <b>Machinery or Equipment Servicing Building</b>                   | With machinery or equipment at or above the BFE  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>                                     | Building type — 1 floor<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1–V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

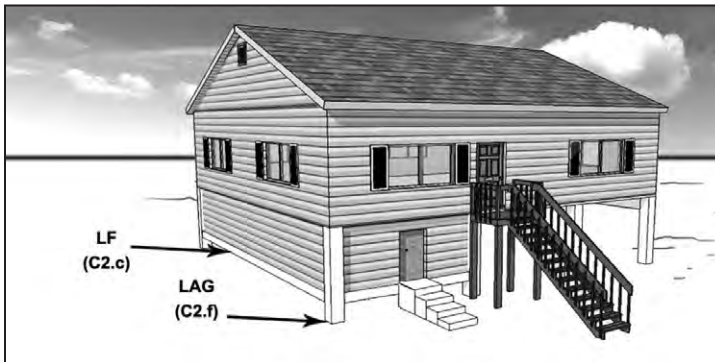
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>  | 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | No enclosure   |
| <b>Machinery or Equipment Servicing Building</b>                   | Without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member  |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — No   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                   | Without machinery or equipment below elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of lowest horizontal structural member   |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Use 1981 Post-FIRM V1–V30, VE Zone <b>With Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

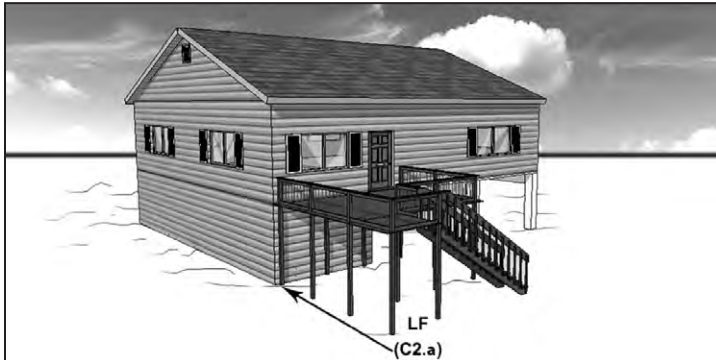
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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.

|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                   | With machinery or equipment below the BFE   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

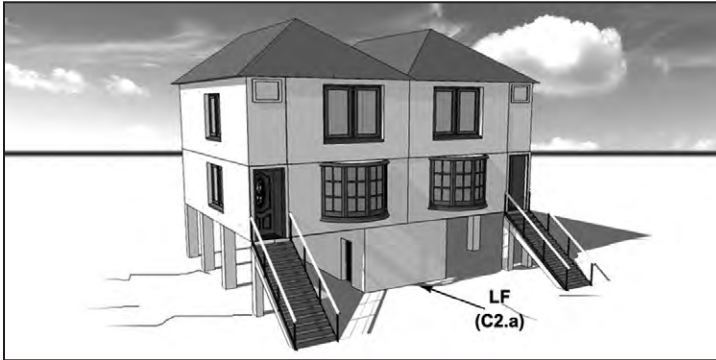
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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.

|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure (total area less than 300 sq. ft.) with breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                               | With machinery or equipment below the BFE   |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br>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. |
| <b>Application Should Show</b>   | Building type — 3 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | Submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

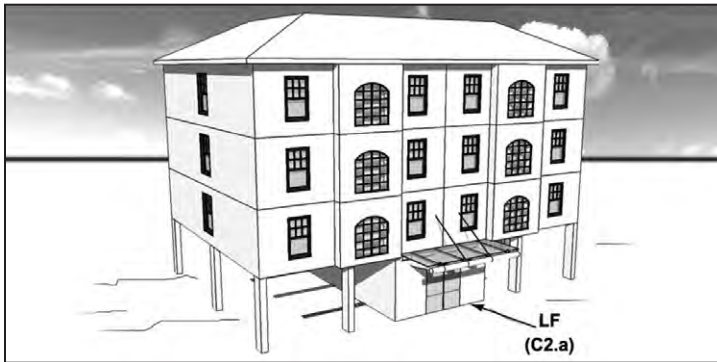
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**ELEVATED BUILDINGS  
POST-FIRM RISKS IN FLOOD ZONES VE AND V1–V30 —  
CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

|  |  |
|--|--|
| <b>Building Description</b>  | 3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>                            | Piers, posts, piles, or columns  |
| <b>Type of Enclosure</b>   | Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls  |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 3 or more floors<br><br>Is building elevated? — Yes<br><br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> 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.

|  |  |
|--|--|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)   |
| <b>Elevating Foundation of Building</b>                            | Shear walls parallel to the expected flow of floodwaters   |
| <b>Type of Enclosure</b>   | Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)  |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor   |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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. |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes  |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Submit the Application to the insurer for a rate.  |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

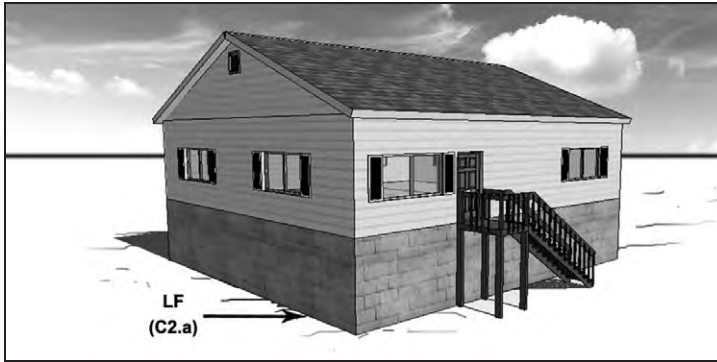
<sup>4</sup> HAG — Highest Adjacent Grade

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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.

|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)  |
| <b>Elevating Foundation of Building</b>                            | Solid foundation walls  |
| <b>Type of Enclosure</b>   | Finished or unfinished enclosure  |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of slab<br><br>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 |
| <b>Application Should Show</b>                                     | Building type — 2 floors<br><br>Is building elevated? — Yes<br><br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors with crawlspace (see Elevation Certificate, Diagram 8)   |
| <b>Elevating Foundation of Building</b>                            | Solid foundation walls  |
| <b>Type of Enclosure</b>   | Unfinished crawlspace   |
| <b>Machinery or Equipment Servicing Building</b>                   | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>                                     | Bottom of foundation wall   |
| <b>Application Should Show</b>                                     | Building type — 3 or more floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes |
| <b>V-Zone Rating; Construction Date October 1, 1981, and After</b> | Submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |   |
|--|---|
| <b>Building Description</b>  | 1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)  |
| <b>Elevating Foundation of Building</b>  | Piers, posts, piles, or columns   |
| <b>Type of Enclosure</b>   | Enclosure garage<br>Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls   |
| <b>Machinery or Equipment Servicing Building</b>                               | With or without machinery or equipment below the lowest elevated floor  |
| <b>Lowest Floor for Rating</b>   | Bottom of slab<br><br>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 |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Is building elevated? — Yes<br>Is area below the elevated floor enclosed? — Yes   |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | Submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

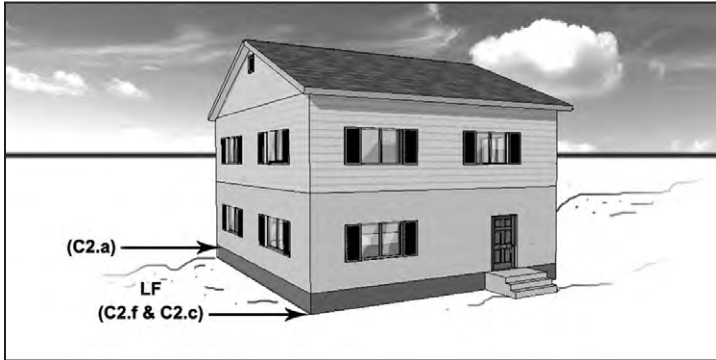
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.

|  |   |
|--|---|
| <b>Building Description</b>  | 2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B) |
| <b>Lowest Floor for Rating</b>   | Lowest adjacent grade (C2.f)  |
| <b>Application Should Show</b>   | Building type — 2 floors<br>Basement — None<br>Is building elevated? — No                               |
| <b>V-Zone Rating;<br/>Construction Date<br/>October 1, 1981,<br/>and After</b> | Submit the Application to the insurer for a rate.   |

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

<sup>6</sup> 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.



## 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.

**APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT  
FLOODPROOFING RATING CREDIT**

| <b>COMMUNITY NUMBER</b> | <b>STATE/<br/>COMMUNITY NAME</b> | <b>EFFECTIVE DATE<sup>1</sup></b> | <b>STATUS<sup>2</sup></b> |
|-------------------------|----------------------------------|-----------------------------------|---------------------------|
|                         | <b>Alaska</b>                    |                                   |                           |
| 025009                  | Fairbanks N. Star Borough        | 2/28/73                           | Current                   |
|                         | <b>Idaho</b>                     |                                   |                           |
| 160028                  | Ammon, City of                   | 6/8/90                            | Current                   |
|                         | <b>Iowa</b>                      |                                   |                           |
| 190488                  | Clive, City of                   | 4/24/81                           | Current                   |
| 190031                  | Independence, City of            | 9/7/89                            | Current                   |
| 190309                  | La Porte City, City of           | 6/12/89                           | Current                   |
|                         | <b>Kansas</b>                    |                                   |                           |
| 200484                  | Colwich, City of                 | 1/17/86                           | Current                   |
| 200323                  | Derby, City of                   | 2/15/83 <sup>3</sup>              | Current                   |
| 200019                  | Great Bend, City of              | 8/10/83                           | Current                   |
| 200131                  | Halstead, City of                | 7/8/83                            | Current                   |
| 200215                  | Lindsborg, City of               | 11/7/94                           | Current                   |
| 200334                  | Rossville, City of               | 2/18/92                           | Current                   |
| 200319                  | Salina, City of                  | 3/6/86                            | Current                   |
| 200316                  | Saline County                    | 1/14/86                           | Current                   |
| 200134                  | Sedgwick, City of                | 5/19/86 <sup>3</sup>              | Current                   |
|                         | <b>Minnesota</b>                 |                                   |                           |
| 270267                  | Alvarado, City of                | 2/28/85                           | Current                   |
| 275235                  | Clay County                      | 3/28/75                           | Current                   |
| 270080                  | Dilworth, City of                | 8/29/83                           | Current                   |
| 275236                  | East Grand Forks, City of        | 5/15/86 <sup>3</sup>              | Current                   |
| 275244                  | Moorhead, City of                | 2/12/76                           | Current                   |
| 270414                  | Roseau, City of                  | 7/14/92                           | Current                   |
| 270273                  | Stephen, City of                 | 5/10/83                           | Current                   |
| 270274                  | Warren, City of                  | 9/24/82                           | Current                   |
|                         | <b>Nebraska</b>                  |                                   |                           |
| 310069                  | Fremont, City of                 | 1/25/79                           | Current                   |
| 310103                  | Grand Island, City of            | 7/29/80                           | Current                   |
| 310100                  | Hall County                      | 2/10/80                           | Current                   |
| 310001                  | Hastings, City of                | 7/8/83                            | Current                   |
| 310239                  | North Bend, City of              | 10/15/98                          | Rescinded 11/1/08         |
| 310046                  | Schuyler, City of                | 9/17/91                           | Current                   |
| 310039                  | Sidney, City of                  | 12/4/84                           | Current                   |
| 310104                  | Wood River, City of              | 1/12/82                           | Current                   |
|                         | <b>New York</b>                  |                                   |                           |
| 360226                  | Amherst, Town of                 | 11/20/78                          | Current                   |
| 360232                  | Clarence, Town of                | 8/1/00                            | Current                   |

1 Effective date corresponds to the date of the letter from FEMA that granted the community's exception request.

2 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.

3 The date the community adopted floodproofing ordinances.



**APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT  
FLOODPROOFING RATING CREDIT** *continued*

| <b>COMMUNITY NUMBER</b> | <b>STATE/<br/>COMMUNITY NAME</b> | <b>EFFECTIVE DATE<sup>1</sup></b> | <b>STATUS<sup>2</sup></b> |
|-------------------------|----------------------------------|-----------------------------------|---------------------------|
|                         | <b>North Dakota</b>              |                                   |                           |
| 380256                  | Barnes, Township of              | 1/22/82                           | Current                   |
| 380020                  | Casselton, City of               | 6/18/81                           | Current                   |
| 385364                  | Fargo, City of                   | 3/26/75 <sup>3</sup>              | Current                   |
| 380137                  | Grafton, City of                 | 5/21/81                           | Current                   |
| 380338                  | Harwood, City of                 | 12/19/85                          | Current                   |
| 380259                  | Harwood, Township of             | 1/22/82                           | Current                   |
| 380022                  | Horace, City of                  | 1/22/82                           | Current                   |
| 380023                  | Mapleton, City of                | 1/22/82 <sup>3</sup>              | Current                   |
| 380681                  | Oxbow, City of                   | 6/1/92 <sup>3</sup>               | Current                   |
| 380263                  | Pleasant, Township of            | 5/5/83                            | Current                   |
| 380257                  | Reed, Township of                | 1/22/82                           | Current                   |
| 380324                  | Reiles Acres, City of            | 8/23/82                           | Current                   |
| 380258                  | Stanley, Township of             | 2/8/82                            | Current                   |
| 380024                  | West Fargo, City of              | 6/5/78                            | Current                   |
|                         | <b>South Dakota</b>              |                                   |                           |
| 460044                  | Madison, City of                 | 8/30/83                           | Current                   |
|                         | <b>Wisconsin</b>                 |                                   |                           |
| 550612                  | Allouez, Village of              | 1/11/93 <sup>3</sup>              | Current                   |
| 550600                  | Ashwaubenon, Village of          | 10/27/78                          | Current                   |
| 550020                  | Brown County                     | 2/21/79 <sup>3</sup>              | Current                   |
| 550021                  | Depere, City of                  | 10/27/78                          | Current                   |
| 550022                  | Green Bay, City of               | 10/27/78                          | Current                   |
| 550023                  | Howard, Village of               | 10/27/78                          | Current                   |
| 550309                  | Shiocton, Village of             | 8/1/98                            | Current                   |

1 Effective date corresponds to the date of the letter from FEMA that granted the community's exception request.

2 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.

3 The date the community adopted floodproofing ordinances.



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                           | <b>FOR INSURANCE COMPANY USE</b>    |
| STREET ADDRESS (Including Apt., Unit Number)    |                                     |
| OTHER DESCRIPTION (Lot and Block Numbers, etc.) |                                     |
| 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<br>(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.

**FLOODPROOFING CERTIFICATE  
 FOR NON-RESIDENTIAL STRUCTURES**

OMB No. 1660-0008  
 Expiration Date: July 31, 2015

The floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation; however, a floodproofing design certification is required. This form is to be used for that certification. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements. The permitting of a floodproofed residential basement requires a separate certification specifying that the design complies with the local floodplain management ordinance.

|  |                                  |          |
|--|----------------------------------|----------|
| BUILDING OWNER'S NAME  | <b>FOR INSURANCE COMPANY USE</b> |          |
| STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER |                                  |          |
| OTHER DESCRIPTION (Lot and Block Numbers, etc.)  |                                  |          |
| CITY   | STATE                            | ZIP CODE |

**SECTION I – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**

Provide the following from the proper FIRM:

| COMMUNITY NUMBER | PANEL NUMBER | SUFFIX | DATE OF FIRM INDEX | FIRM ZONE | BASE FLOOD ELEVATION<br>(In AO Zones, Use Depth) |
|------------------|--------------|--------|--------------------|-----------|--|
|------------------|--------------|--------|--------------------|-----------|--|

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:**

Building is floodproofed to an elevation of \_\_\_\_\_ feet (In Puerto Rico only: \_\_\_\_\_ meters).  NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_  
 (Elevation datum used must be the same as that used for the Base Flood Elevation.)

Height of floodproofing on the building above the lowest adjacent grade is \_\_\_\_\_ feet (In Puerto Rico only: \_\_\_\_\_ meters).

**For Unnumbered A Zones Only:**

Highest adjacent (finished) grade next to the building (HAG) \_\_\_\_\_ feet (In Puerto Rico only: \_\_\_\_\_ meters)

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)**

**Non-Residential Floodproofed Construction Certification:**

*I certify that, based upon development and/or review of structural design, specifications, and plans for construction, the design and methods of construction are in accordance with accepted standards of practice for meeting the following provisions:*

The structure, together with attendant utilities and sanitary facilities, is watertight to the floodproofed design elevation indicated above, with walls that are substantially impermeable to the passage of water.

All structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy, and anticipated debris impact forces.

*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 CODE |
| SIGNATURE        | DATE                           | PHONE |          |

Copies should be made of this Certificate for: 1) community official, 2) Insurance agent/company, and 3) building owner.

National Flood Insurance Program

**FLOODPROOFING CERTIFICATE  
FOR NON-RESIDENTIAL STRUCTURES**

**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 data collection 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 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, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0008). **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.



**FEMA**

NATIONAL FLOOD INSURANCE PROGRAM

**ELEVATION CERTIFICATE**

AND

INSTRUCTIONS

**2012 EDITION**

**Voluntary-Use Date: August 1, 2012**

**Mandatory-Use Date: August 1, 2013**

# National Flood Insurance Program ELEVATION CERTIFICATE

## Paperwork Reduction Act Notice

Public reporting burden for this data collection is estimated to average 3.75 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, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

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**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 the applicant may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

## Purpose of the Elevation Certificate

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (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 Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), located in flood insurance Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO. The Elevation Certificate is not required for Pre-FIRM buildings unless the building is being rated under the optional Post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management regulations that specify minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request. A LOMA or LOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 package, whichever is appropriate.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

Additional guidance can be found in FEMA Publication 467-1, Floodplain Management Bulletin: Elevation Certificate, available on FEMA's website at <http://www.fema.gov/library/viewRecord.do?id=1727>.



# ELEVATION CERTIFICATE

**IMPORTANT:** Follow the instructions on pages 1-9.

OMB No. 1660-0008  
 Expiration Date: July 31, 2015

## SECTION A - PROPERTY INFORMATION

FOR INSURANCE COMPANY USE

|  |   |
|--|---|
| A1. Building Owner's Name  | Policy Number:  |
| A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.                                | Company NAIC Number:  |
| City   | State   |
| ZIP Code   |   |
| A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)   |   |
| A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)   |   |
| A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983 |   |
| A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.                        |   |
| A7. Building Diagram Number _____  |   |
| A8. For a building with a crawlspace or enclosure(s):  | A9. For a building with an attached garage:   |
| a) Square footage of crawlspace or enclosure(s) _____ sq ft  | a) Square footage of attached garage _____ sq ft  |
| b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____                   | b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____ |
| c) Total net area of flood openings in A8.b _____ sq in  | c) Total net area of flood openings in A9.b _____ sq in   |
| d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No   | d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No                  |

## SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

|   |            |                     |  |                   |   |           |  |  |
|---|------------|---------------------|--|-------------------|---|-----------|--|--|
| B1. NFIP Community Name & Community Number  |            |                     | B2. County Name                        |                   |   | B3. State |  |  |
| B4. Map/Panel Number  | B5. Suffix | B6. FIRM Index Date | B7. FIRM Panel Effective/ Revised Date | B8. Flood Zone(s) | B9. Base Flood Elevation(s) (Zone A0, use base flood depth) |           |  |  |
| B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9:<br><input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____      |            |                     |  |                   |   |           |  |  |
| B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____   |            |                     |  |                   |   |           |  |  |
| B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Designation Date: ____ / ____ / ____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA |            |                     |  |                   |   |           |  |  |

## SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on:  Construction Drawings\*  Building Under Construction\*  Finished Construction  
 \*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.  
 Benchmark Utilized: \_\_\_\_\_ Vertical Datum: \_\_\_\_\_  
 Indicate elevation datum used for the elevations in items a) through h) below.  NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_  
 Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

|  |               |   |
|--|---------------|---|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor)  | _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| b) Top of the next higher floor  | _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only)  | _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| d) Attached garage (top of slab)   | _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) | _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG)   | _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG)  | _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support                               | _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |

## SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. 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.

Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor?  Yes  No  
 Check here if attachments.

|                  |              |                |          |
|------------------|--------------|----------------|----------|
| Certifier's Name |              | License Number |          |
| Title            | Company Name |                |          |
| Address          | City         | State          | ZIP Code |
| Signature        | Date         | Telephone      |          |

PLACE  
 SEAL  
 HERE

**ELEVATION CERTIFICATE, page 2**

|   |       |          |                                  |  |
|---|-------|----------|----------------------------------|--|
| <b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>             |       |          | <b>FOR INSURANCE COMPANY USE</b> |  |
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. |       |          | Policy Number:                   |  |
| City  | State | ZIP Code | Company NAIC Number:             |  |

**SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)**

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments

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Signature \_\_\_\_\_ Date \_\_\_\_\_

**SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)**

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the LAG.
- E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8–9 of instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- E3. Attached garage (top of slab) is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_ . \_\_\_\_\_  feet  meters  above or  below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

**SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION**

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ Telephone \_\_\_\_\_

Comments \_\_\_\_\_

\_\_\_\_\_  Check here if attachments.

**SECTION G – COMMUNITY INFORMATION (OPTIONAL)**

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

- G1.  The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2.  A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3.  The following information (Items G4–G10) is provided for community floodplain management purposes.

|                         |                              |   |
|-------------------------|------------------------------|---|
| G4. Permit Number _____ | G5. Date Permit Issued _____ | G6. Date Certificate Of Compliance/Occupancy Issued _____ |
|-------------------------|------------------------------|---|

G7. This permit has been issued for:  New Construction  Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

G9. BFE or (in Zone AO) depth of flooding at the building site: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

G10. Community's design flood elevation: \_\_\_\_\_  feet  meters Datum \_\_\_\_\_

Local Official's Name \_\_\_\_\_ Title \_\_\_\_\_

Community Name \_\_\_\_\_ Telephone \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Comments \_\_\_\_\_

\_\_\_\_\_  Check here if attachments.

| IMPORTANT: In these spaces, copy the corresponding information from Section A.                        | FOR INSURANCE COMPANY USE |
|---|---------------------------|
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.     | Policy Number:            |
| City <span style="margin-left: 150px;">State</span> <span style="margin-left: 100px;">ZIP Code</span> | Company NAIC Number:      |

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.



## Instructions for Completing the Elevation Certificate

The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by law to certify elevation information when elevation information is required for Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, or AR/AO. Community officials who are authorized by law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFE), a community official, a property owner, or an owner's representative may provide information on this certificate, unless the elevations are intended for use in supporting a request for a LOMA or LOMR-F. Certified elevations must be included if the purpose of completing the Elevation Certificate is to obtain a LOMA or LOMR-F.

The property owner, the owner's representative, or local official who is authorized by law to administer the community floodplain ordinance can complete Section A and Section B. The partially completed form can then be given to the land surveyor, engineer, or architect to complete Section C. The land surveyor, engineer, or architect should verify the information provided by the property owner or owner's representative to ensure that this certificate is complete.

In Puerto Rico only, elevations for building information and flood hazard information may be entered in meters.

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### SECTION A – PROPERTY INFORMATION

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**Items A1–A4.** This section identifies the building, its location, and its owner. Enter the name(s) of the building owner(s), the building's complete street address, and the lot and block numbers. If the building's address is different from the owner's address, enter the address of the building being certified. If the address is a rural route or a Post Office box number, enter the lot and block numbers, the tax parcel number, the legal description, or an abbreviated location description based on distance and direction from a fixed point of reference. For the purposes of this certificate, "building" means both a building and a manufactured (mobile) home.

A map may be attached to this certificate to show the location of the building on the property. A tax map, FIRM, or detailed community map is appropriate. If no map is available, provide a sketch of the property location, and the location of the building on the property. Include appropriate landmarks such as nearby roads, intersections, and bodies of water. For building use, indicate whether the building is residential, non-residential, an addition to an existing residential or non-residential building, an accessory building (e.g., garage), or other type of structure. Use the Comments area of the appropriate section if needed, or attach additional comments.

**Item A5.** Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.5043°, -110.7585°) or degrees, minutes, seconds (e.g., 39° 30' 15.5", -110° 45' 30.7") format. If decimal degrees are used, provide coordinates to at least 4 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 1 decimal place or better. The latitude and longitude coordinates must be accurate within 66 feet. When the latitude and longitude are provided by a surveyor, check the "Yes" box in Section D and indicate the method used to determine the latitude and longitude in the Comments area of Section D. If the Elevation Certificate is being certified by other than a licensed surveyor, engineer, or architect, this information is not required. Provide the type of datum used to obtain the latitude and longitude. FEMA prefers the use of NAD 1983.

**Item A6.** If the Elevation Certificate is being used to obtain flood insurance through the NFIP, the certifier must provide at least 2 photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. To the extent possible, these photographs should show the entire building including foundation. If the building has split-level or multi-level areas, provide at least 2 additional photographs showing side views of the building. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3" × 3". Digital photographs are acceptable.

**Item A7.** Select the diagram on pages 7–9 that best represents the building. Then enter the diagram number and use the diagram to identify and determine the appropriate elevations requested in Items C2.a–h. If you are unsure of the correct diagram, select the diagram that most closely resembles the building being certified.

**Item A8.a** Provide the square footage of the crawlspace or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurement from the outside of the crawlspace or enclosure(s). Examples of elevated buildings constructed with crawlspace and enclosure(s) are shown in Diagrams 6–9 on pages 8–9. Diagram 2, 4, or 9 should be used for a building constructed with a crawlspace floor that is below the exterior grade on all sides.



**Items A8.b–d** Enter in Item A8.b the number of permanent flood openings in the crawlspace or enclosure(s) that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. (A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention.) If the interior grade elevation is used, note this in the Comments area of Section D. Estimate the total net area of all such permanent flood openings in square inches, excluding any bars, louvers, or other covers of the permanent flood openings, and enter the total in Item A8.c. If the net area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. Indicate in Item A8.d whether the flood openings are engineered. If applicable, attach a copy of the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES), if you have it. If the crawlspace or enclosure(s) have no permanent flood openings, or if the openings are not within 1.0 foot above adjacent grade, enter “0” (zero) in Items A8.b–c.

**Item A9.a** Provide the square footage of the attached garage with or without permanent flood openings. Take the measurement from the outside of the garage.

**Items A9.b–d** Enter in Item A9.b the number of permanent flood openings in the attached garage that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. (A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention.) If the interior grade elevation is used, note this in the Comments area of Section D. This includes any openings that are in the garage door that are no higher than 1.0 foot above the adjacent grade. Estimate the total net area of all such permanent flood openings in square inches and enter the total in Item A9.c. If the net area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. Indicate in Item A9.d whether the flood openings are engineered. If applicable, attach a copy of the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES), if you have it. If the garage has no permanent flood openings, or if the openings are not within 1.0 foot above adjacent grade, enter “0” (zero) in Items A9.b–c.

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## SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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Complete the Elevation Certificate on the basis of the FIRM in effect at the time of the certification.

The information for Section B is obtained by reviewing the FIRM panel that includes the building’s location. Information about the current FIRM is available from the Federal Emergency Management Agency (FEMA) by calling 1-800-358-9616. If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR-F) has been issued by FEMA, please provide the letter date and case number in the Comments area of Section D or Section G, as appropriate.

For a building in an area that has been annexed by one community but is shown on another community’s FIRM, enter the community name and 6-digit number of the annexing community in Item B1, the name of the county or new county, if necessary, in Item B2, and the FIRM index date for the annexing community in Item B6. Enter information from the actual FIRM panel that shows the building location, even if it is the FIRM for the previous jurisdiction, in Items B4, B5, B7, B8, and B9.

If the map in effect at the time of the building’s construction was other than the current FIRM, and you have the past map information pertaining to the building, provide the information in the Comments area of Section D.

**Item B1.** NFIP Community Name & Community Number. Enter the complete name of the community in which the building is located and the associated 6-digit community number. For a newly incorporated community, use the name and 6-digit number of the new community. Under the NFIP, a “community” is any State or area or political subdivision thereof, or any Indian tribe or authorized native organization, that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the *NFIP Community Status Book*, available on FEMA’s web site at <http://www.fema.gov/fema/csb.shtm>, or call 1-800-358-9616.

**Item B2.** County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter “unincorporated area.” For an independent city, enter “independent city.”

**Item B3.** State. Enter the 2-letter state abbreviation (for example, VA, TX, CA).

**Items B4–B5.** Map/Panel Number and Suffix. Enter the 10-character “Map Number” or “Community Panel Number” shown on the FIRM where the building or manufactured (mobile) home is located. For maps in a county-wide format, the sixth character of the “Map Number” is the letter “C” followed by a 4-digit map number. For maps not in a county-wide format, enter the “Community Panel Number” shown on the FIRM.



**Item B6.** FIRM Index Date. Enter the effective date or the map revised date shown on the FIRM Index.

**Item B7.** FIRM Panel Effective/Revised Date. Enter the map effective date or the map revised date shown on the FIRM panel. This will be the latest of all dates shown on the map. The current FIRM panel effective date can be determined by calling 1-800-358-9616.

**Item B8.** Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter "A" or "V" are considered Special Flood Hazard Areas. The flood zones are A, AE, AI-A30, V, VE, VI-V30, AH, AO, AR, AR/A, AR/AE, AR/AI-A30, AR/AH, and AR/AO. Each flood zone is defined in the legend of the FIRM panel on which it appears.

**Item B9.** Base Flood Elevation(s). Using the appropriate Flood Insurance Study (FIS) Profile, Floodway Data Table, or FIRM panel, locate the property and enter the BFE (or base flood depth) of the building site. If the building is located in more than 1 flood zone in Item B8, list all appropriate BFEs in Item B9. BFEs are shown on a FIRM or FIS Profile for Zones AI-A30, AE, AH, VI-V30, VE, AR, AR/A, AR/AE, AR/AI-A30, AR/AH, and AR/AO; flood depth numbers are shown for Zone AO. Use the AR BFE if the building is located in any of Zones AR/A, AR/AE, AR/AI A30, AR/AH, or AR/AO. In A or V zones where BFEs are not provided on the FIRM, BFEs may be available from another source. For example, the community may have established BFEs or obtained BFE data from other sources for the building site. For subdivisions and other developments of more than 50 lots or 5 acres, establishment of BFEs is required by the community's floodplain management ordinance. If a BFE is obtained from another source, enter the BFE in Item B9. In an A Zone where BFEs are not available, complete Section E and enter N/A for Section B, Item B9. Enter the BFE to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

**Item B10.** Indicate the source of the BFE that you entered in Item B9. If the BFE is from a source other than FIS Profile, FIRM, or community, describe the source of the BFE.

**Item B11.** Indicate the elevation datum to which the elevations on the applicable FIRM are referenced as shown on the map legend. The vertical datum is shown in the Map Legend and/or the Notes to Users on the FIRM.

**Item B12.** Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). (OPAs are portions of coastal barriers that are owned by Federal, State, or local governments or by certain non-profit organizations and used primarily for natural resources protection.) Federal flood insurance is prohibited in designated CBRS areas or OPAs for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS or OPA designation. For the first CBRS designations, that date is October 1, 1983. Information about CBRS areas and OPAs may be obtained on the FEMA web site at <http://www.fema.gov/business/nfip/cbrs/cbrs.shtm>.

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### SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

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Complete Section C if the building is located in any of Zones AI-A30, AE, AH, A (with BFE), VE, VI-V30, V (with BFE), AR, AR/A, AR/AE, AR/AI-A30, AR/AH, or AR/AO, or if this certificate is being used to support a request for a LOMA or LOMR-F. If the building is located in Zone AO or Zone A (without BFE), complete Section E instead. To ensure that all required elevations are obtained, it may be necessary to enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or machinery and equipment).

Surveyors may not be able to gain access to some crawlspaces to shoot the elevation of the crawlspace floor. If access to the crawlspace is limited or cannot be gained, follow one of these procedures.

- Use a yardstick or tape measure to measure the height from the floor of the crawlspace to the "next higher floor," and then subtract the crawlspace height from the elevation of the "next higher floor." If there is no access to the crawlspace, use the exterior grade next to the structure to measure the height of the crawlspace to the "next higher floor."
- Contact the local floodplain administrator of the community in which the building is located. The community may have documentation of the elevation of the crawlspace floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawlspace floor to the next higher floor, try to verify this by looking inside the crawlspace through any openings or vents.

In all 3 cases, provide the elevation in the Comments area of Section D on the back of the form and a brief description of how the elevation was obtained.

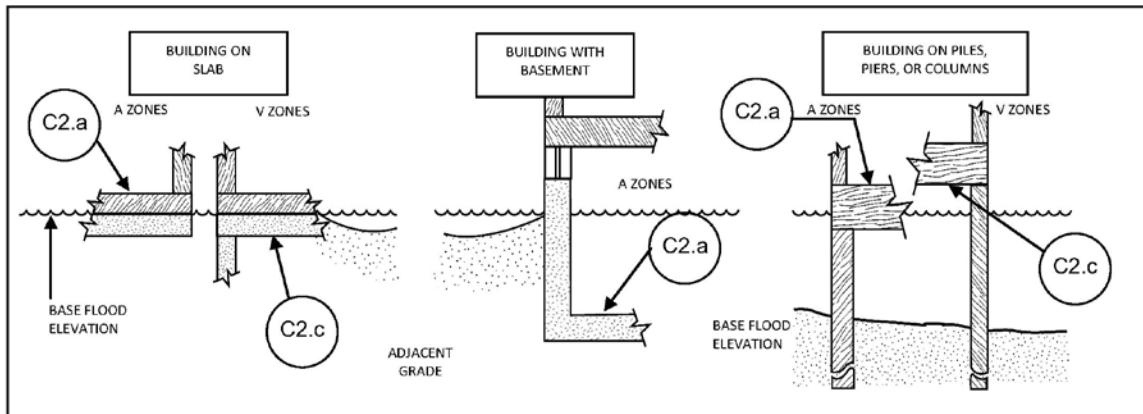
**Item C1.** Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first 2 choices, a post-construction Elevation Certificate will be required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a–h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select “Finished Construction” only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

**Item C2.** A field survey is required for Items C2.a–h. Most control networks will assign a unique identifier for each benchmark. For example, the National Geodetic Survey uses the Permanent Identifier (PID). For the benchmark utilized, provide the PID or other unique identifier assigned by the maintainer of the benchmark. For GPS survey, indicate the benchmark used for the base station, the Continuously Operating Reference Stations (CORS) sites used for an On-line Positioning User Service (OPUS) solution (also attach the OPUS report), or the name of the Real Time Network used.

Also provide the vertical datum for the benchmark elevation. All elevations for the certificate, including the elevations for Items C2.a–h, must use the same datum on which the BFE is based. Show the conversion from the field survey datum used if it differs from the datum used for the BFE entered in Item B9 and indicate the conversion software used. Show the datum conversion, if applicable, in the Comments area of Section D.

For property experiencing ground subsidence, the most recent reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C2.a–h to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

**Items C2.a–d** Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item A7) in Items C2.a–c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C2.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C2.c. If the flood zone cannot be determined, enter elevations for all of Items C2.a–h. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings



elevated on a crawlspace, Diagrams 8 and 9, enter the elevation of the top of the crawlspace floor in Item C2.a, whether or not the crawlspace has permanent flood openings (flood vents). If any item does not apply to the building, enter “N/A” for not applicable.

**Item C2.e** Enter the lowest platform elevation of at least 1 of the following machinery and equipment items: elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners in an attached garage or enclosure or on an open utility platform that provides utility services for the building. Note that elevations for these specific machinery and equipment items are required in order to rate the building for flood insurance. Local floodplain management officials are required to ensure that all machinery and equipment servicing the building are protected from flooding. Thus, local officials may require that elevation information for all machinery and equipment, including ductwork, be documented on the Elevation Certificate. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/

or equipment. Indicate machinery/equipment type and its general location, e.g., on floor inside garage or on platform affixed to exterior wall, in the Comments area of Section D or Section G, as appropriate. If this item does not apply to the building, enter "N/A" for not applicable.

**Items C2.f–g** Enter the elevation of the ground, sidewalk, or patio slab immediately next to the building. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

**Item C2.h** Enter the lowest grade elevation at the deck support or stairs. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

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#### SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

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Complete as indicated. This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Place your license number, your seal (as allowed by the State licensing board), your signature, and the date in the box in Section D. You are certifying that the information on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D, on the back of the certificate, to provide datum, elevation, openings, or other relevant information not specified on the front.

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#### SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

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Complete Section E if the building is located in Zone AO or Zone A (without BFE). Otherwise, complete Section C instead. Explain in the Section F Comments area if the measurement provided under Items E1–E4 is based on the "natural grade."

**Items E1.a and b** Enter in Item E1.a the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG). Enter in Item E1.b the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the lowest adjacent grade (LAG). For buildings in Zone AO, the community's floodplain management ordinance requires the lowest floor of the building be elevated above the highest adjacent grade at least as high as the depth number on the FIRM. Buildings in Zone A (without BFE) may qualify for a lower insurance rate if an engineered BFE is developed at the site.

**Item E2.** For Building Diagrams 6–9 with permanent flood openings (see pages 8–9), enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the next higher floor or elevated floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG).

**Item E3.** Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, for the top of attached garage slab. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If this item does not apply to the building, enter "N/A" for not applicable.

**Item E4.** Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, of the platform elevation that supports the machinery and/or equipment servicing the building. Indicate machinery/equipment type in the Comments area of Section F. If this item does not apply to the building, enter "N/A" for not applicable.

**Item E5.** For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community's floodplain management ordinance.

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#### SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

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Complete as indicated. This section is provided for certification of measurements taken by a property owner or property owner's representative when responding to Sections A, B, and E. The address entered in this section must be the actual mailing address of the property owner or property owner's representative who provided the information on the certificate.



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## SECTION G – COMMUNITY INFORMATION (OPTIONAL)

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Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Section C may be filled in by the local official as provided in the instructions below for Item G1. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

Check **Item G1** if Section C is completed with elevation data from other documentation, including elevations obtained from the Community Rating System Elevation Software, that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by law to certify elevation information, and you performed the actual survey for a building in Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/A1–A30, AR/AE, AR/AH, or AR/AO, you must also complete Section D.

Check **Item G2** if information is entered in Section E by the community for a building in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

Check **Item G3** if the information in Items G4–G10 has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G4–G10 provide a way to document these determinations.

**Item G4.** Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

**Item G5.** Date Permit Issued. Enter the date the permit was issued for the building.

**Item G6.** Date Certificate of Compliance/Occupancy Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

**Item G7.** New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement. The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

**Item G8.** As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

**Item G9.** BFE. Using the appropriate FIRM panel, FIS Profile, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

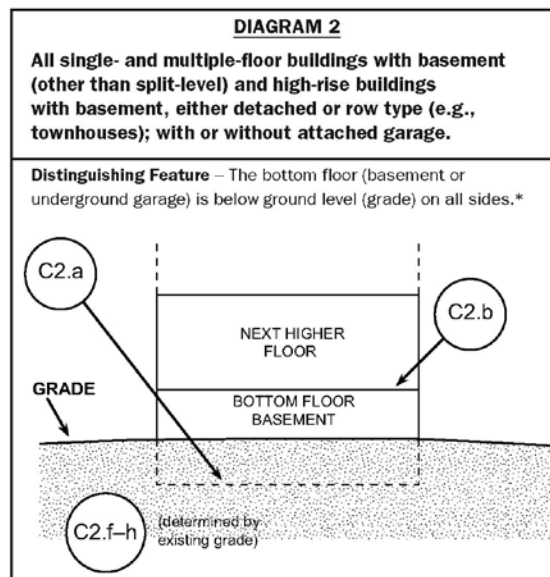
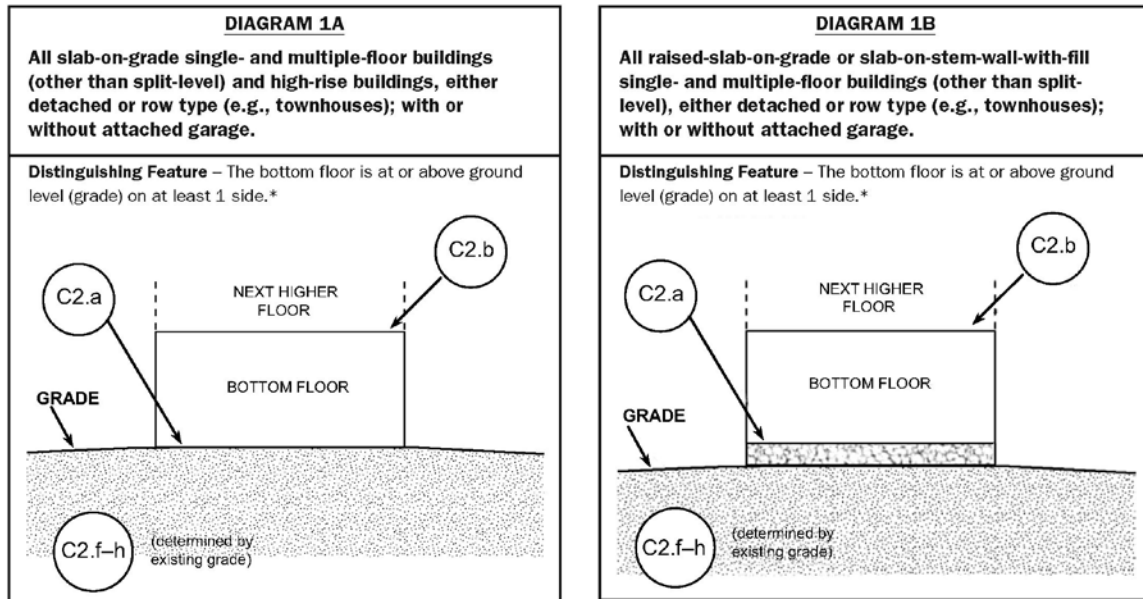
**Item G10.** Community's design flood elevation. Enter the elevation (including freeboard above the BFE) to which the community requires the lowest floor to be elevated. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

## Building Diagrams

The following diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item A7, the square footage of crawlspace or enclosure(s) and the area of flood openings in square inches in Items A8.a–c, the square footage of attached garage and the area of flood openings in square inches in Items A9.a–c, and the elevations in Items C2.a–h.

In A zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, the floor elevation is taken at the bottom of the lowest horizontal structural member (see drawing in instructions for Section C).

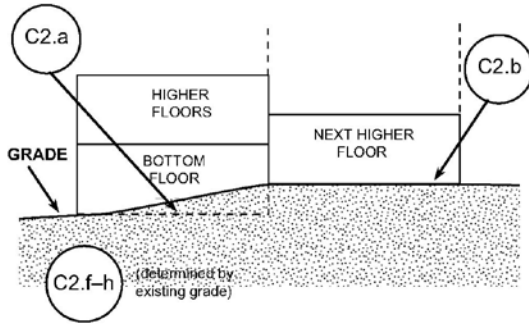


\* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

**DIAGRAM 3**

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.

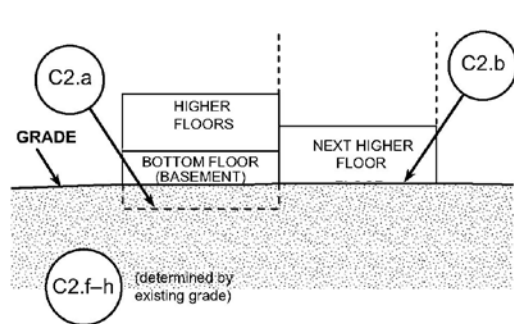
**Distinguishing Feature** – The bottom floor (excluding garage) is at or above ground level (grade) on at least 1 side.\*



**DIAGRAM 4**

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.

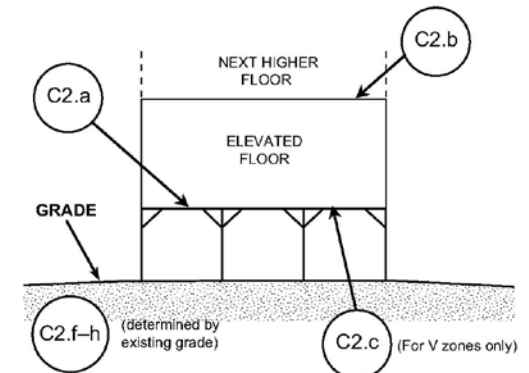
**Distinguishing Feature** – The bottom floor (basement or underground garage) is below ground level (grade) on all sides.\*



**DIAGRAM 5**

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.

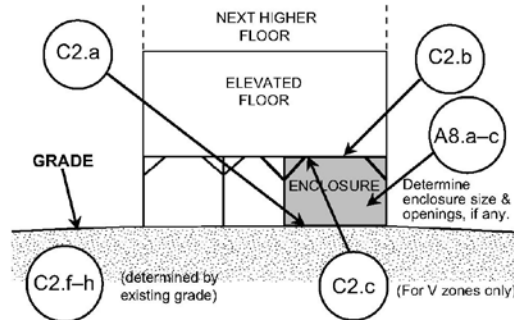
**Distinguishing Feature** – For all zones, the area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).



**DIAGRAM 6**

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

**Distinguishing Feature** – For all zones, 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. Indicate information about enclosure size and openings in Section A – Property Information.



\* 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.

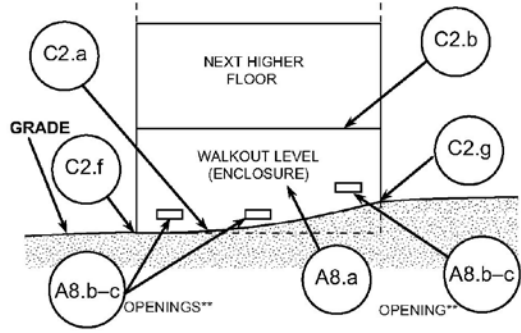
\*\* An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of 2 openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch 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 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 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.



**DIAGRAM 7**

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 1 side is at or above grade. The principal use of this building is located in the elevated floors of the building.

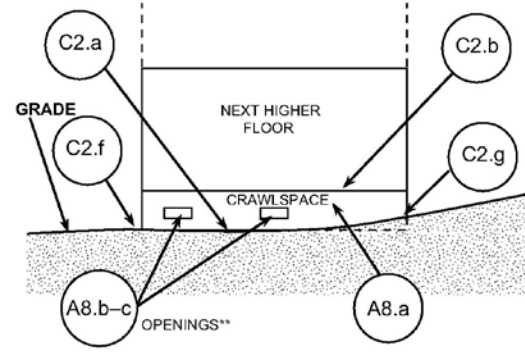
**Distinguishing Feature** – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings\*\* present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A – Property Information.



**DIAGRAM 8**

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least 1 side, with or without an attached garage.

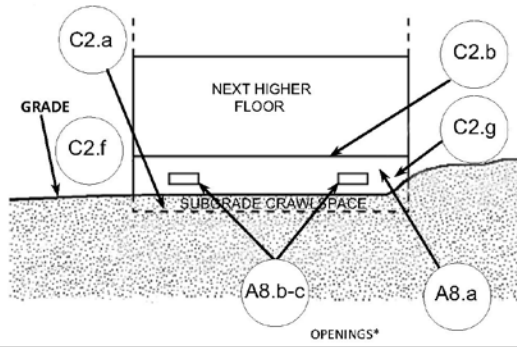
**Distinguishing Feature** – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawlspace is with or without openings\*\* present in the walls of the crawlspace. Indicate information about crawlspace size and openings in Section A – Property Information.



**DIAGRAM 9**

All buildings (other than split-level) elevated on a sub-grade crawlspace, with or without attached garage.

**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.)



\* 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.

\*\* 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 2 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 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 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.

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**FEMA**

*NATIONAL FLOOD INSURANCE PROGRAM*

**ELEVATION CERTIFICATE**

**AND**

**INSTRUCTIONS**

**2009 EDITION**

# NATIONAL FLOOD INSURANCE PROGRAM ELEVATION CERTIFICATE

## PAPERWORK REDUCTION ACT NOTICE

Public reporting burden for this data collection is estimated to average 3.75 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 (1660-0008).

**NOTE: Do not send your completed form to this address.**

## PURPOSE OF THE ELEVATION CERTIFICATE

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (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 Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), located in flood insurance Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO. The Elevation Certificate is not required for Pre-FIRM buildings unless the building is being rated under the optional Post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management regulations that specify minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request. A LOMA or LOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 package, whichever is appropriate.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

Additional guidance can be found in FEMA Publication 467-1, Floodplain Management Bulletin: Elevation Certificate, available on FEMA's website at <http://www.fema.gov/library/viewRecord.do?id=1727>.

# ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

| SECTION A - PROPERTY INFORMATION  |       |  | For Insurance Company Use: |
|---|-------|--|----------------------------|
| A1. Building Owner's Name   |       |  | Policy Number              |
| A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.           |       |  | Company NAIC Number        |
| City  | State | ZIP Code   |                            |
| A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)                    |       |  |                            |
| A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)                                |       |  |                            |
| A5. Latitude/Longitude: Lat. _____ Long. _____  |       | Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983                |                            |
| A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.   |       |  |                            |
| A7. Building Diagram Number _____   |       |  |                            |
| A8. For a building with a crawlspace or enclosure(s):   |       | A9. For a building with an attached garage:  |                            |
| a) Square footage of crawlspace or enclosure(s) _____ sq ft   |       | a) Square footage of attached garage _____ sq ft   |                            |
| b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____ |       | b) No. of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____ |                            |
| c) Total net area of flood openings in A8.b _____ sq in   |       | c) Total net area of flood openings in A9.b _____ sq in  |                            |
| d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No                          |       | d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No               |                            |

| SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION   |            |                     |                                       |                   |   |
|---|------------|---------------------|---------------------------------------|-------------------|---|
| B1. NFIP Community Name & Community Number  |            | B2. County Name     |                                       | B3. State         |   |
| B4. Map/Panel Number  | B5. Suffix | B6. FIRM Index Date | B7. FIRM Panel Effective/Revised Date | B8. Flood Zone(s) | B9. Base Flood Elevation(s) (Zone AO, use base flood depth) |
| B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.<br><input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____     |            |                     |                                       |                   |   |
| B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____  |            |                     |                                       |                   |   |
| B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Designation Date _____ / _____ / _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA |            |                     |                                       |                   |   |

| SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)  |  |
|---|--|
| C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction<br>*A new Elevation Certificate will be required when construction of the building is complete.                                |  |
| C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.<br>Benchmark Utilized _____ Vertical Datum _____<br>Conversion/Comments _____ |  |
| Check the measurement used.   |  |
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor) _____   | <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only) |
| b) Top of the next higher floor _____   | <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only) |
| c) Bottom of the lowest horizontal structural member (V Zones only) _____   | <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only) |
| d) Attached garage (top of slab) _____  | <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only) |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____  | <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only) |
| f) Lowest adjacent (finished) grade next to building (LAG) _____  | <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only) |
| g) Highest adjacent (finished) grade next to building (HAG) _____   | <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only) |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____  | <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only) |

| SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION  |                |   |                 |
|---|----------------|---|-----------------|
| This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. 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. |                |   |                 |
| <input type="checkbox"/> Check here if comments are provided on back of form.   |                | Were latitude and longitude in Section A provided by a licensed land surveyor? <input type="checkbox"/> Yes <input type="checkbox"/> No |                 |
| Certifier's Name  | License Number |   | PLACE SEAL HERE |
| Title   | Company Name   |   |                 |
| Address   | City           | State ZIP Code  |                 |
| Signature   | Date           | Telephone   |                 |



|   |       |          |                            |
|---|-------|----------|----------------------------|
| <b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>             |       |          | For Insurance Company Use: |
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. |       |          | Policy Number              |
| City  | State | ZIP Code | Company NAIC Number        |

**SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)**

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_  Check here if attachments

**SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)**

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_  feet  meters  above or  below the LAG.
- E2. For Building Diagrams 6-9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E3. Attached garage (top of slab) is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_  feet  meters  above or  below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown. The local official must certify this information in Section G.

**SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION**

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge.*

Property Owner's or Owner's Authorized Representative's Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ Telephone \_\_\_\_\_

Comments \_\_\_\_\_

Check here if attachments

**SECTION G - COMMUNITY INFORMATION (OPTIONAL)**

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8 and G9.

- G1.  The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2.  A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3.  The following information (Items G4-G9) is provided for community floodplain management purposes.

|                         |                              |   |
|-------------------------|------------------------------|---|
| G4. Permit Number _____ | G5. Date Permit Issued _____ | G6. Date Certificate Of Compliance/Occupancy Issued _____ |
|-------------------------|------------------------------|---|

- G7. This permit has been issued for:  New Construction  Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building \_\_\_\_\_  feet  meters (PR) Datum \_\_\_\_\_
- G9. BFE or (in Zone AO) depth of flooding at the building site \_\_\_\_\_  feet  meters (PR) Datum \_\_\_\_\_
- G10. Community's design flood elevation \_\_\_\_\_  feet  meters (PR) Datum \_\_\_\_\_

Local Official's Name \_\_\_\_\_ Title \_\_\_\_\_

Community Name \_\_\_\_\_ Telephone \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Comments \_\_\_\_\_

Check here if attachments



## Building Photographs

See Instructions for Item A6.

|   |       |          |                            |
|---|-------|----------|----------------------------|
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. |       |          | For Insurance Company Use: |
|   |       |          | Policy Number              |
| City  | State | ZIP Code | Company NAIC Number        |

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least two building photographs below according to the instructions for Item A6. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." If submitting more photographs than will fit on this page, use the Continuation Page on the reverse.

# Building Photographs

Continuation Page

|   |       |          |                            |
|---|-------|----------|----------------------------|
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. |       |          | For Insurance Company Use: |
|   |       |          | Policy Number              |
| City  | State | ZIP Code | Company NAIC Number        |

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View."

## INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by law to certify elevation information when elevation information is required for Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO. Community officials who are authorized by law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFE), a community official, a property owner, or an owner's representative may provide information on this certificate, unless the elevations are intended for use in supporting a request for a LOMA or LOMR-F. Certified elevations must be included if the purpose of completing the Elevation Certificate is to obtain a LOMA or LOMR-F.

The property owner, the owner's representative, or local official who is authorized by law to administer the community floodplain ordinance can complete Section A and Section B. The partially completed form can then be given to the land surveyor, engineer, or architect to complete Section C. The land surveyor, engineer, or architect should verify the information provided by the property owner or owner's representative to ensure that this certificate is complete.

In Puerto Rico only, elevations for building information and flood hazard information may be entered in meters.

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### SECTION A – PROPERTY INFORMATION

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**Items A1-A4.** This section identifies the building, its location, and its owner. Enter the name(s) of the building owner(s), the building's complete street address, and the lot and block numbers. If the building's address is different from the owner's address, enter the address of the building being certified. If the address is a rural route or a Post Office box number, enter the lot and block numbers, the tax parcel number, the legal description, or an abbreviated location description based on distance and direction from a fixed point of reference. For the purposes of this certificate, "building" means both a building and a manufactured (mobile) home.

A map may be attached to this certificate to show the location of the building on the property. A tax map, FIRM, or detailed community map is appropriate. If no map is available, provide a sketch of the property location, and the location of the building on the property. Include appropriate landmarks such as nearby roads, intersections, and bodies of water. For building use, indicate whether the building is residential, non-residential, an addition to an existing residential or non-residential building, an accessory building (e.g., garage), or other type of structure. Use the Comments area of the appropriate section if needed, or attach additional comments.

**Item A5.** Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.5043°, -110.7585°) or degrees, minutes, seconds (e.g., 39° 30' 15.5", -110° 45' 30.7") format. If decimal degrees are used, provide coordinates to at least 4 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 1 decimal place or better. The latitude and longitude coordinates must be accurate within 66 feet. When the latitude and longitude are provided by a surveyor, check the "Yes" box in Section D and indicate the method used to determine the latitude and longitude in the Comments area of Section D. If the Elevation Certificate is being certified by other than a licensed surveyor, engineer, or architect, this information is not required. Provide the type of datum used to obtain the latitude and longitude. FEMA prefers the use of NAD 1983.

**Item A6.** If the Elevation Certificate is being used to obtain flood insurance through the NFIP, the certifier must provide at least two photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. To the extent possible, these photographs should show the entire building including foundation. If the building has split-level or multi-level areas, provide at least two additional photographs showing side views of the building. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3"x3". Digital photographs are acceptable.

**Item A7.** Select the diagram on pages 7-9 that best represents the building. Then enter the diagram number and use the diagram to identify and determine the appropriate elevations requested in Items C2.a-h. If you are unsure of the correct diagram, select the diagram that most closely resembles the building being certified.

**Item A8.a** Provide the square footage of the crawlspace or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurement from the outside of the crawlspace or enclosure(s). Examples of elevated buildings constructed with crawlspace and enclosure(s) are shown in Diagrams 6-9 on pages 8-9. Diagram 2, 4, or 9 should be used for a building constructed with a crawlspace floor that is below the exterior grade on all sides.

**Items A8.b-d** Enter in Item A8.b the number of permanent flood openings in the crawlspace or enclosure(s) that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. (A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention.) If the interior grade elevation is used, note this in the Comments area of Section D. Estimate the total net area of all such permanent flood openings in square inches, excluding any bars, louvers, or other covers of the permanent flood openings, and enter the total in Item A8.c. If the net area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. Indicate in Item A8.d whether the flood openings are engineered. If applicable, attach a copy of the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES), if you have it. If the crawlspace or enclosure(s) have no permanent flood openings, or if the openings are not within 1.0 foot above adjacent grade, enter "0" (zero) in Items A8.b-c.

**Item A9.a** Provide the square footage of the attached garage with or without permanent flood openings. Take the measurement from the outside of the garage.

**Items A9.b-d** Enter in Item A9.b the number of permanent flood openings in the attached garage that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. (A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention.) If the interior grade elevation is used, note this in the Comments area of Section D. This includes any openings that are in the garage door that are no higher than 1.0 foot above the adjacent grade. Estimate the total net area of all such permanent flood openings in square inches and enter the total in Item A9.c. If the net area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. Indicate in Item A9.d whether the flood openings are engineered. If applicable, attach a copy of the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES), if you have it. If the garage has no permanent flood openings, or if the openings are not within 1.0 foot above adjacent grade, enter "0" (zero) in Items A9.b-c.

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#### SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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Complete the Elevation Certificate on the basis of the FIRM in effect at the time of the certification.

The information for Section B is obtained by reviewing the FIRM panel that includes the building's location. Information about the current FIRM is available from the Federal Emergency Management Agency (FEMA) by calling 1-800-358-9616. If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR-F) has been issued by FEMA, please provide the letter date and case number in the Comments area of Section D or Section G, as appropriate.

For a building in an area that has been annexed by one community but is shown on another community's FIRM, enter the community name and 6-digit number of the annexing community in Item B1, the name of the county or new county, if necessary, in Item B2, and the FIRM index date for the annexing community in Item B6. Enter information from the actual FIRM panel that shows the building location, even if it is the FIRM for the previous jurisdiction, in Items B4, B5, B7, B8, and B9.

If the map in effect at the time of the building's construction was other than the current FIRM, and you have the past map information pertaining to the building, provide the information in the Comments area of Section D.

**Item B1.** NFIP Community Name & Community Number. Enter the complete name of the community in which the building is located and the associated 6-digit community number. For a newly incorporated community, use the name and 6-digit number of the new community. Under the NFIP, a "community" is any State or area or political subdivision thereof, or any Indian tribe or authorized native organization, that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the NFIP *Community Status Book*, available on FEMA's web site at <http://www.fema.gov/fema/csb.shtm>, or call 1-800-358-9616.

**Item B2.** County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter "unincorporated area." For an independent city, enter "independent city."

**Item B3.** State. Enter the 2-letter state abbreviation (for example, VA, TX, CA).

**Items B4-B5.** Map/Panel Number and Suffix. Enter the 10-character "Map Number" or "Community Panel Number" shown on the FIRM where the building or manufactured (mobile) home is located. For maps in a county-wide format, the sixth character of the "Map Number" is the letter "C" followed by a four-digit map number. For maps not in a county-wide format, enter the "Community Panel Number" shown on the FIRM.



**Item B6.** FIRM Index Date. Enter the effective date or the map revised date shown on the FIRM Index.

**Item B7.** FIRM Panel Effective/Revised Date. Enter the map effective date or the map revised date shown on the FIRM panel. This will be the latest of all dates shown on the map. The current FIRM panel effective date can be determined by calling 1-800-358-9616.

**Item B8.** Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter "A" or "V" are considered Special Flood Hazard Areas. The flood zones are A, AE, A1-A30, V, VE, V1-V30, AH, AO, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO. Each flood zone is defined in the legend of the FIRM panel on which it appears.

**Item B9.** Base Flood Elevation(s). Using the appropriate Flood Insurance Study (FIS) Profile, Floodway Data Table, or FIRM panel, locate the property and enter the BFE (or base flood depth) of the building site. If the building is located in more than one flood zone in Item B8, list all appropriate BFEs in Item B9. BFEs are shown on a FIRM or FIS Profile for Zones A1-A30, AE, AH, V1-V30, VE, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO; flood depth numbers are shown for Zone AO. Use the AR BFE if the building is located in any of Zones AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO. In A or V zones where BFEs are not provided on the FIRM, BFEs may be available from another source. For example, the community may have established BFEs or obtained BFE data from other sources for the building site. For subdivisions and other developments of more than 50 lots or 5 acres, establishment of BFEs is required by the community's floodplain management ordinance. If a BFE is obtained from another source, enter the BFE in Item B9. In an A Zone where BFEs are not available, complete Section E and enter N/A for Section B, Item B9. Enter the BFE to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

**Item B10.** Indicate the source of the BFE that you entered in Item B9. If the BFE is from a source other than FIS Profile, FIRM, or community, describe the source of the BFE.

**Item B11.** Indicate the elevation datum to which the elevations on the applicable FIRM are referenced as shown on the map legend. The vertical datum is shown in the Map Legend and/or the Notes to Users on the FIRM.

**Item B12.** Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). (OPAs are portions of coastal barriers that are owned by Federal, State, or local governments or by certain non-profit organizations and used primarily for natural resources protection.) Federal flood insurance is prohibited in designated CBRS areas or OPAs for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS or OPA designation. For the first CBRS designations, that date is October 1, 1983. Information about CBRS areas and OPAs may be obtained on the FEMA web site at <http://www.fema.gov/business/nfip/cbrs/cbrs.shtm>.

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### SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

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Complete Section C if the building is located in any of Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO, or if this certificate is being used to support a request for a LOMA or LOMR-F. If the building is located in Zone AO or Zone A (without BFE), complete Section E instead. To ensure that all required elevations are obtained, it may be necessary to enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or machinery and equipment).

Surveyors may not be able to gain access to some crawlspaces to shoot the elevation of the crawlspace floor. If access to the crawlspace is limited or cannot be gained, follow one of these procedures.

- Use a yardstick or tape measure to measure the height from the floor of the crawlspace to the "next higher floor," and then subtract the crawlspace height from the elevation of the "next higher floor." If there is no access to the crawlspace, use the exterior grade next to the structure to measure the height of the crawlspace to the "next higher floor."
- Contact the local floodplain administrator of the community in which the building is located. The community may have documentation of the elevation of the crawlspace floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawlspace floor to the next higher floor, try to verify this by looking inside the crawlspace through any openings or vents.

In all three cases, provide the elevation in the Comments area of Section D on the back of the form and a brief description of how the elevation was obtained.

**Item C1.** Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first two choices, a post-construction Elevation Certificate will be

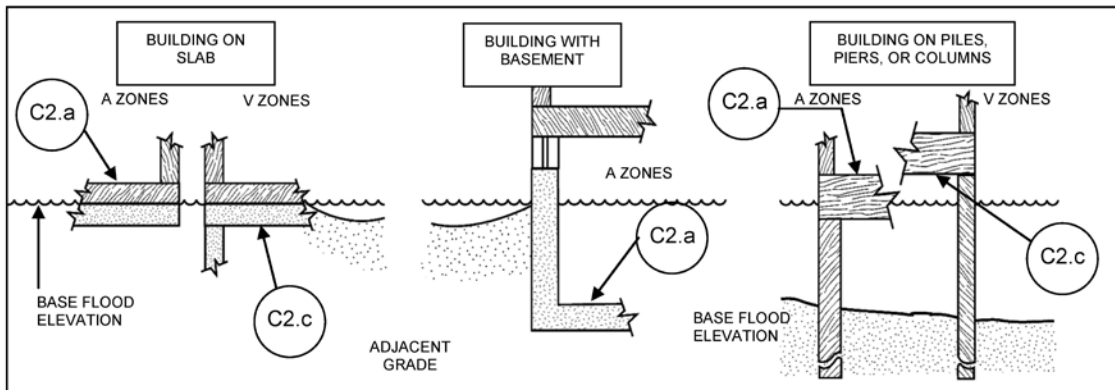
required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a-h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

**Item C2.** A field survey is required for Items C2.a-h. Most control networks will assign a unique identifier for each benchmark. For example, the National Geodetic Survey uses the Permanent Identifier (PID). For the benchmark utilized, provide the PID or other unique identifier assigned by the maintainer of the benchmark. For GPS survey, indicate the benchmark used for the base station, the Continuously Operating Reference Stations (CORS) sites used for an On-line Positioning User Service (OPUS) solution (also attach the OPUS report), or the name of the Real Time Network used.

Also provide the vertical datum for the benchmark elevation. All elevations for the certificate, including the elevations for Items C2.a-h, must use the same datum on which the BFE is based. Show the conversion from the field survey datum used if it differs from the datum used for the BFE entered in Item B9 and indicate the conversion software used. Show the datum conversion, if applicable, in this section or in the Comments area of Section D.

For property experiencing ground subsidence, the most recent reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C2.a-h to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

**Items C2.a-d** Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item A7) in Items C2.a-c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C2.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C2.c. If the flood zone cannot be determined, enter elevations for all of Items C2.a-h. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings elevated on a crawlspace, Diagrams 8 and 9, enter the elevation of the top of the crawlspace floor in Item C2.a, whether or not the crawlspace has permanent flood openings (flood vents). *If any item does not apply to the building, enter "N/A" for not applicable.*



**Item C2.e** Enter the lowest platform elevation of at least one of the following machinery and equipment items: elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners in an attached garage or enclosure or on an open utility platform that provides utility services for the building. Note that elevations for these specific machinery and equipment items are required in order to rate the building for flood insurance. Local floodplain management officials are required to ensure that all machinery and equipment servicing the building are protected from flooding. Thus, local officials may require that elevation information for all machinery and equipment, including ductwork, be documented on the Elevation Certificate. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type and its general location, e.g., on floor inside garage or on platform affixed to exterior wall, in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter "N/A" for not applicable.*



**Items C2.f-g** Enter the elevation of the ground, sidewalk, or patio slab immediately next to the building. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

**Item C2.h** Enter the lowest grade elevation at the deck support or stairs. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

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#### SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

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Complete as indicated. This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Place your license number, your seal (as allowed by the State licensing board), your signature, and the date in the box in Section D. You are certifying that the information on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D, on the back of the certificate, to provide datum, elevation, openings, or other relevant information not specified on the front.

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#### SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO & ZONE A (WITHOUT BFE)

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Complete Section E if the building is located in Zone AO or Zone A (without BFE). Otherwise, complete Section C instead. Explain in the Section F Comments area if the measurement provided under Items E1- E4 is based on the "natural grade."

**Items E1.a and b** Enter in Item E1.a the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG). Enter in Item E1.b the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the lowest adjacent grade (LAG). For buildings in Zone AO, the community's floodplain management ordinance requires the lowest floor of the building be elevated above the highest adjacent grade at least as high as the depth number on the FIRM. Buildings in Zone A (without BFE) may qualify for a lower insurance rate if an engineered BFE is developed at the site.

**Item E2.** For Building Diagrams 6-9 with permanent flood openings (see pages 8-9), enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the next higher floor or elevated floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG).

**Item E3.** Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, for the top of attached garage slab. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) *If this item does not apply to the building, enter "N/A" for not applicable.*

**Item E4.** Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, of the platform elevation that supports the machinery and/or equipment servicing the building. Indicate machinery/equipment type in the Comments area of Section F. *If this item does not apply to the building, enter "N/A" for not applicable.*

**Item E5.** For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community's floodplain management ordinance.

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#### SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

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Complete as indicated. This section is provided for certification of measurements taken by a property owner or property owner's representative when responding to Sections A, B, and E. The address entered in this section must be the actual mailing address of the property owner or property owner's representative who provided the information on the certificate.

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#### SECTION G - COMMUNITY INFORMATION (OPTIONAL)

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Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Section C may be

filled in by the local official as provided in the instructions below for Item G1. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

Check **Item G1** if Section C is completed with elevation data from other documentation, including elevations obtained from the Community Rating System Elevation Software, that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by law to certify elevation information, and you performed the actual survey for a building in Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/A1-A30, AR/AE, AR/AH, or AR/AO, you must also complete Section D.

Check **Item G2** if information is entered in Section E by the community for a building in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

Check **Item G3** if the information in Items G4-G10 has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G4-G10 provide a way to document these determinations.

**Item G4.** Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

**Item G5.** Date Permit Issued. Enter the date the permit was issued for the building.

**Item G6.** Date Certificate of Compliance/Occupancy Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

**Item G7.** New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement. The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

**Item G8.** As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

**Item G9.** BFE. Using the appropriate FIRM panel, FIS Profile, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

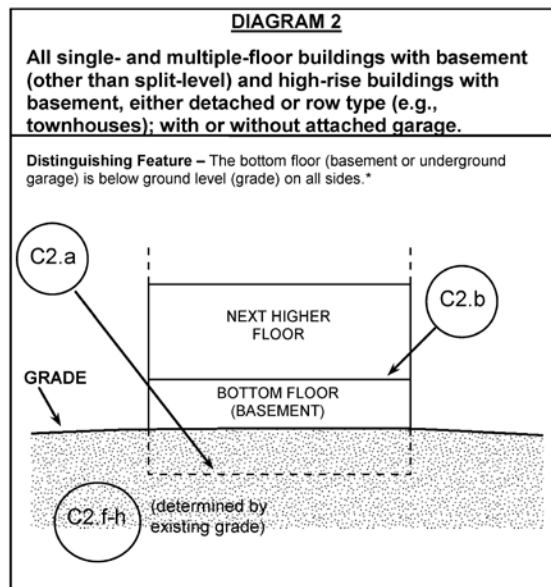
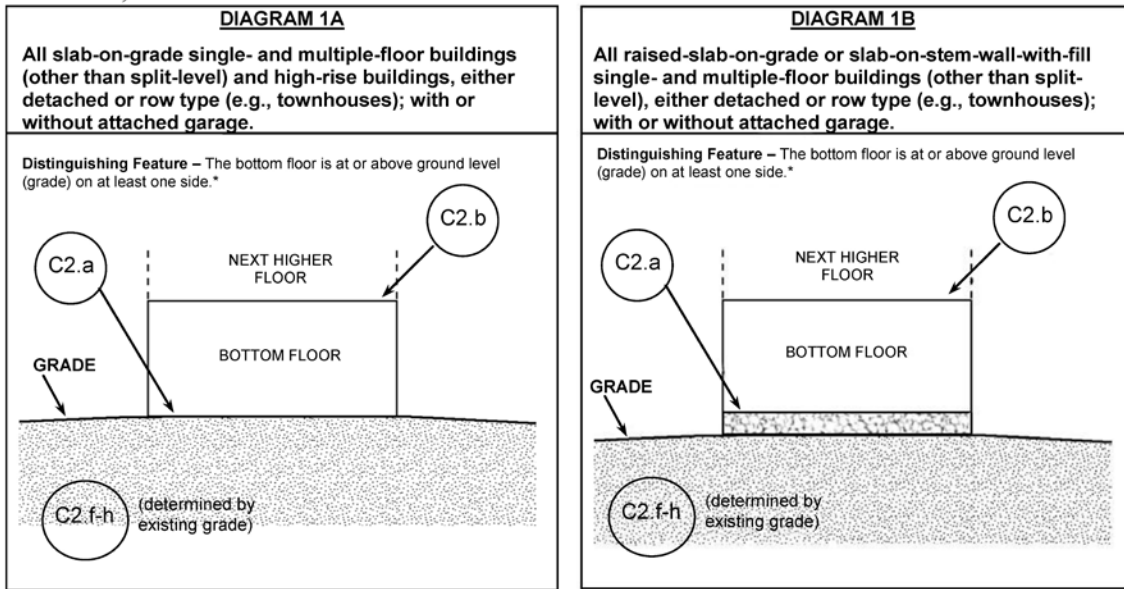
**Item G10.** Community's design flood elevation. Enter the elevation (including freeboard above the BFE) to which the community requires the lowest floor to be elevated. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

## BUILDING DIAGRAMS

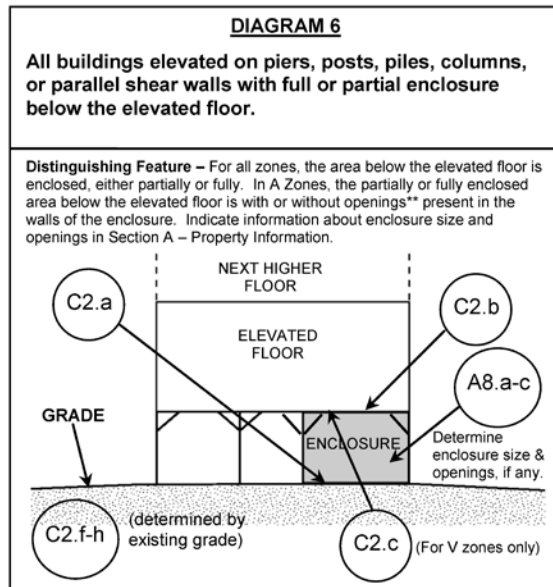
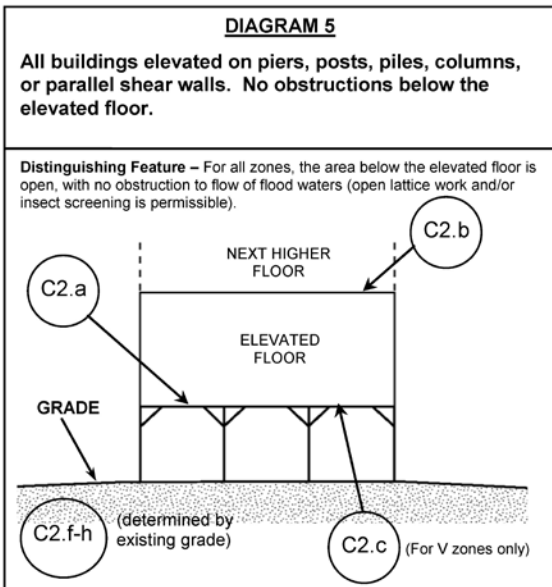
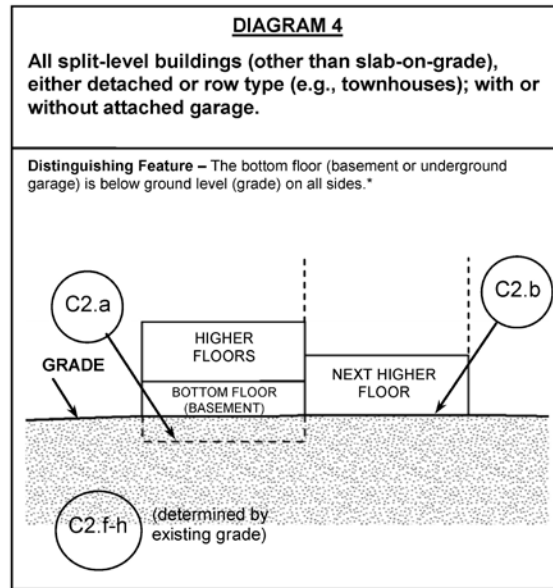
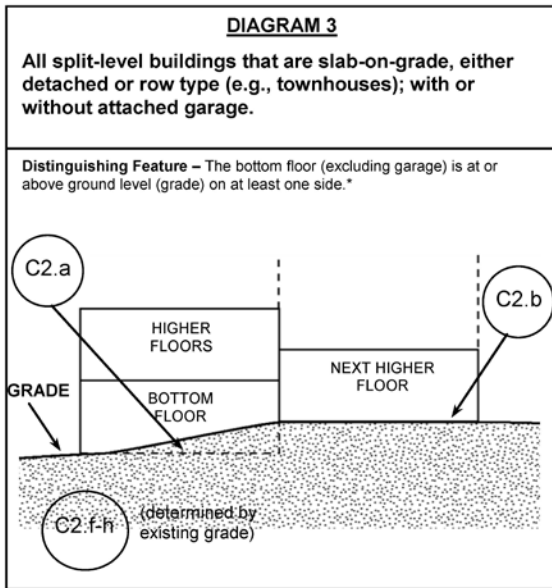
The following diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item A7, the square footage of crawlspace or enclosure(s) and the area of flood openings in square inches in Items A8.a-c, the square footage of attached garage and the area of flood openings in square inches in Items A9.a-c, and the elevations in Items C2.a-h.

In A zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, the floor elevation is taken at the bottom of the lowest horizontal structural member (see drawing in instructions for Section C).



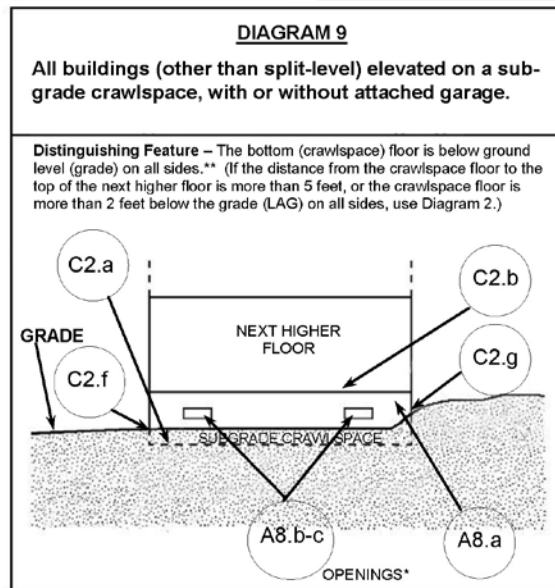
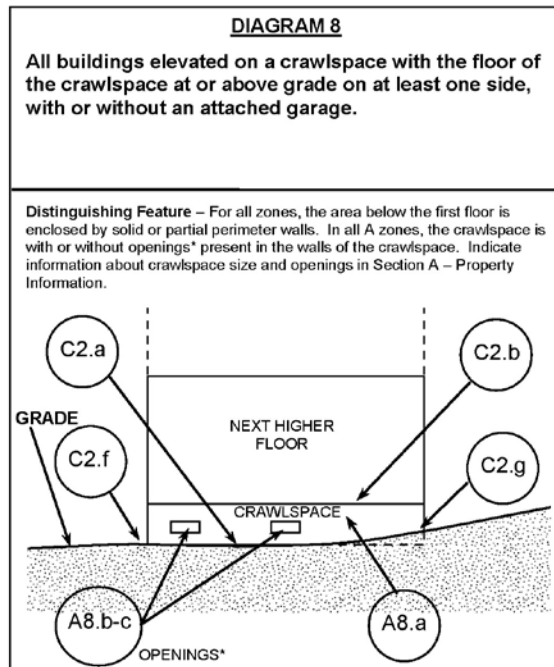
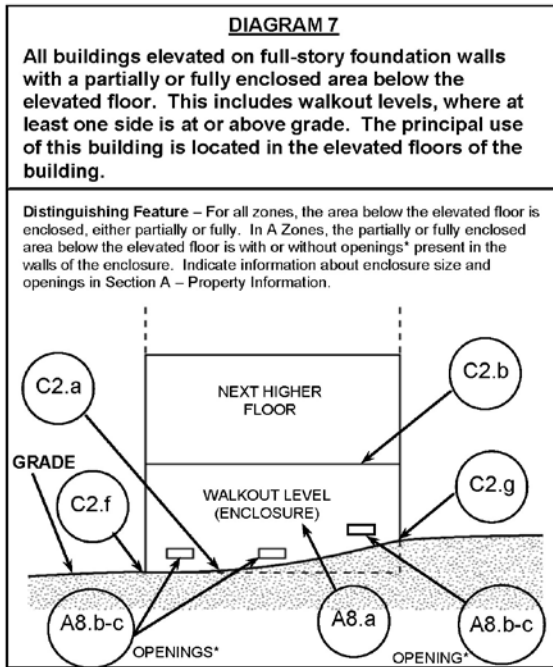
\* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc





\* 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.

\*\* 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 one 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 one 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 I.



\* 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 one 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 one 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.

\*\* 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.





# FLOOD MAPS

## I. OVERVIEW

The Federal Emergency Management Agency (FEMA) provides all participating communities with copies of their flood maps. The maps are generally kept in community planning or building permit departments where they should be available for review.

Additional information about flood maps can be obtained at the FEMA Map Service Center (MSC) website (<http://msc.fema.gov>).

### A. Types of Flood Maps

FEMA produces 2 types of maps for rating flood insurance. For detailed information, refer to *Answers to Questions About the NFIP* (F-084).

1. Flood Hazard Boundary Map (FHBM) – Initial flood hazard identification generally used for Emergency Program communities.
2. Flood Insurance Rate Map (FIRM) – Generally used for Regular Program communities. Some Regular Program communities may use a map originally published as an FHBM; however, a letter will accompany the map in conjunction with conversion to the Regular Program stating that the map is to be considered a FIRM.

Countywide FIRMs are official sources of flood risk data for several communities that supersede all previous versions of the FEMA flood hazard maps for the communities covered. Countywide FIRMs show flooding information for the entire geographic area of a county, including the incorporated communities within the county.

### B. Map Information

The date of the current effective map version for a community can be obtained by calling the appropriate community official or by calling the National Flood Insurance Program (NFIP) office at the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date. (See FIRM panel example and FHBM panel sample at the end of this section.)

1. The maps may have 1 panel or multiple panels. Most Z-fold maps have multiple panels. Flat maps generally consist of only 1 panel.
2. For multiple-panel maps, individual panels are identified on a community map index.

3. Panel numbers are listed for that community's map in numerical sequence. FHBMs and FIRMs are drawn to show:

- Community boundaries;
- Special Flood Hazard Areas (SFHAs); *and*
- Areas not included in a community's map. A community may be physically located within the overall geographical area, but actually stand on its own as a separate community. Therefore, this community would be shown on a separate map.

4. Each panel has a panel number and community number. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

**Example:** Monterey County, CA 060195-1025 (The first 2 digits of the number identify the state and the next 4 digits identify the community. The last 4 digits identify the map panel.)

5. Most FIRMs also show:

- Rate Zones;
- Base Flood Elevations; *and/or*
- Base Flood Depths.

### C. Communities with Unpublished Maps

These are communities without formally identified SFHAs that chose to have flood insurance coverage available even though the local flooding problems are too small to map. For any such community in the Regular Program, all areas within that community are treated as Zone C or X.

### D. Unmapped Areas in Communities with Maps

The flood hazards for some areas within mapped communities remain undetermined and are unmapped. These unmapped areas are to be treated as Zone D. The designation of Zone D can also be used for rating when a community incorporates portions of another community's area where no map has been prepared.

## II. MAP ZONES

### A. Special Flood Hazard Areas

1. Zone A

The lowest floor elevation is required and the Base Flood Elevations (BFEs) are not provided.

2. Zones A1–A30  
The lowest floor elevation is required and the BFEs are provided.
3. Zone AE  
Used in place of A1–A30 on some maps.
4. Zone AH  
Shallow water depths (ponding) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are provided.
5. Zone AO  
Shallow water paths (sheet flow) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are not provided. Base flood depths may be provided.
6. Zone A99  
Enough progress has been made on a protective system such as dikes, dams, and levees to consider it complete for insurance rating purposes. BFEs are not provided. For the purpose of determining Community Rating System (CRS) premium discounts, all AR and A99 Zones are treated as non-SFHAs.
7. Zone AR  
Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection. For the purpose of determining CRS premium discounts, all AR and A99 Zones are treated as non-SFHAs.
8. Zones AR/AE, AR/AH, AR/AO, AR/A1–A30, AR/A  
Dual flood zones that, because of flooding from other water sources that the flood protection system does not contain, will continue to be subject to flooding after the flood protection system is adequately restored. For the purpose of determining CRS premium discounts, all AR and A99 Zones are treated as non-SFHAs.
9. Zone V  
An area that is inundated by tidal floods with velocity (coastal high hazard area). BFEs are not provided.
10. Zones V1–V30  
Identical to V Zone, but BFEs are provided.
11. Zone VE  
Used in place of V1–V30 on some maps.

## **B. Moderate, Minimal Hazard Areas**

1. Zones B, C, and X  
Areas of moderate or minimal hazard subject to flooding from severe storm activity or local drainage problems. These zones may be lightly shaded or unshaded on the FIRM. Zone X is the designation for B and C Zones and is used in place of these zones on some maps.
2. Zone D  
An area where the flood hazard is undetermined and which usually is very sparsely populated. The designation of Zone D can also be used for rating when a community incorporates portions of another community's area where no map has been prepared. In addition, if the map shows an area as being unmapped, use Zone D.

## **III. LOCATING A SPECIFIC PROPERTY ON A MAP**

- Check the map index to identify the correct map panel.
- Directly locate the property by the address or other information. It may help to compare the FHBM or FIRM to a more detailed map, such as an assessor's map or a community street map.
- Note the map color where the property is located. On FHBMs and FIRMs, areas darkly shaded are the SFHAs. On an FHBM, no other zone data may be given. On a FIRM, zones are also given an alpha designation. The entire area within the boundaries indicated for a zone carries that specific zone designation.
- BFEs in SFHA zones (A1–A30 [or AE], AH, V1–V30 [or VE]) are shown within wavy lines. In some SFHA zones, where the BFE does not vary within the entire zone, the BFE is indicated in parentheses. If required by terrain, a BFE for the property may be interpolated using the closest BFE indicators. In this case, it is important to document the finding.

## **IV. CHANGING OR CORRECTING A FLOOD MAP**

There are 3 procedures:

### **A. Letter of Map Amendment (LOMA)**

If the applicant/insured believes that the requirement to purchase flood insurance was made in error and there is evidence that the building is not in the SFHA on the effective FIRM, the applicant/insured may apply for a LOMA.

A LOMA is a determination made by FEMA for property and/or building as to whether it is located within the SFHA. LOMA determinations are based on the following:

- Comparing the location of the property to the SFHA.
- Comparing the elevation of the property to the 1-percent-annual-chance flood elevation.

If, after plotting the location on the FIRM, the FEMA examiner finds that the property and/or building is not shown in the SFHA, then the Determination will be “Out As Shown” rather than “Removed.” The FEMA Out-As-Shown Determination will state that the property or building is correctly shown outside the SFHA and, therefore, the mandatory flood insurance requirement does not apply.

An Out-As-Shown Determination does not require elevations. The minimum requirements to make an Out-As-Shown Determination are as follows:

- A photocopy of the FIRM panel (including the title block) that shows the area in which the property is located.
- Section A of the MT-EZ form, which is found in the MT-EZ application package and can be obtained from the FEMA website at [http://www.fema.gov/plan/prevent/fhm/dl\\_mt-ez.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm), or by calling the toll-free number listed below.
- A copy of the subdivision Plat Map of the area, showing the recordation data (i.e., Book/Volume and Page numbers) and containing the recorder’s seal.

OR

- A copy of the deed for the property, showing the recordation information (i.e., Book/Volume and Page numbers) and containing the recorder’s seal, accompanied by a tax assessor’s or other suitable map showing the surveyed location of the property and at least 2 street intersections that are also shown on FEMA’s FIRM.

In some cases, additional information may be required to make a determination.

Questions about LOMAs may be directed to the FEMA Map Information eXchange (FMIX) toll-free information line at 1-877-FEMA-MAP (1-877-336-2627).

## **B. Letter of Map Revision (LOMR)**

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs must be made to FEMA through the chief executive officer of the community, since it is the community that must

adopt any changes and revisions to the map. A LOMR is usually followed by a physical map revision.

## **C. Physical Map Revision**

A physical map revision is an official republication of a map to effect changes to flood insurance zones, floodplain delineations, flood elevations, floodways, and planimetric features.

The community’s chief executive officer can submit scientific and technical data to FEMA to support the request for a map revision. The data will be analyzed, and the map will be revised if warranted.

**NOTE:** To verify past rating determinations and to establish floodplain management compliance requirements, old maps should be retained.

## **V. ORDERING FLOOD MAPS**

Flood maps and related products may be ordered by writing to the FEMA MSC at P.O. Box 1038, Jessup, MD 20794-1038. Orders also may be placed by calling the FEMA Map Information eXchange (FMIX) toll-free number, 1-877-336-2627, from 8:00 a.m. to 8:00 p.m., Monday through Friday.

Information about flood maps and other products also is available at the MSC’s website (<http://msc.fema.gov>). Visitors to the site now can download and print free “FIRMettes” – user-selected portions of official FEMA FIRMs. Regular visitors may set up accounts to order and pay for fee-based products online.

The MSC distributes FHBMs, FIRMs, and Flood Insurance Studies in hardcopy format. Digital flood data, known as Q3, are available on CD-ROM for approximately 900 counties nationwide. The Q3 data require GIS software for use. Call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627 for Q3 information for specific areas.

### **A. Ordering Instructions**

Z-fold maps may be ordered by community number and panel number. Flat map orders require a 6-digit community number. When ordering maps, be sure to identify specific map panels needed.

### **B. Prices**

There is a \$4 charge for each hardcopy map panel, including index maps, plus shipping. Q3 data are \$50 per CD-ROM. Federal, state, and local governments are exempt from the fees for hardcopy maps. However, they must pay for Q3 CD-ROMs.

A chart showing MSC products, services, and fees is provided on pages MAP 5–6. Orders must be prepaid, and all sales are final. Overpayments of less than \$3 are not refunded.

The MSC accepts VISA, MasterCard, American Express, and Discover; deposit accounts (see “C. Map Revisions,” following); and checks. Credit card and deposit account orders can be faxed to 1-800-358-9620. Checks should be made payable to “NFIP” and mailed to the address shown at the beginning of “V. Ordering Flood Maps.”

### **C. Map Revisions**

To automatically receive map revisions, an account must be set up by either check or credit card. Accounts are established with a check of \$1,500 minimum. The check must be sent to the MSC at the address on the previous page, along with a list of the required map areas. As revised maps become available, they will be sent automatically, and the appropriate fees will be deducted from the deposit account.

Revised map information also may be obtained from the Flood Map Status Information Service or the *Community Status Book*. For more information, call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627.



FEMA

MAP SERVICE CENTER
ORDER FORM
For Flood Maps, Flood Insurance Studies,
and Subscriptions

Order online at: http://msc.fema.gov

Business Type: Please check the title that corresponds with your business type.

- Business type checkboxes: A1-FEMA, A2-FEMA Contractor, A3-Federal Government, A4-State Government, A5-Local Government, B-Appraiser, C-Insurance, D-Individual, F-Engineer, G-Lender, I-WYO, J-Real Estate, K-Builder/Developer, L-Surveyor, Z1-Flood Determination, Z2-Title Co., Z3-Law Firm/Settlement Co., Z4-Architectural Firm, Z5-Consulting Firm, Z6-Other.

Name: \_\_\_\_\_ Map Service Center Account #: \_\_\_\_\_
Organization: \_\_\_\_\_
Street Address: \_\_\_\_\_
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_
Telephone Number: (\_\_\_\_) \_\_\_\_\_ Fax Number: (\_\_\_\_) \_\_\_\_\_

Digital Flood Maps on CD-ROM: Each map panel cost \$4.00. Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

Table with 5 columns: Community ID No., Community, County/State, Qty, Price/Panel, Cost. Includes rows for X \$4.00 =

Digital Flood Insurance Studies (FIS)/Floodway Maps on CD-ROM: \$6.00 per study plus \$4.00 per floodway. Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

Table with 5 columns: Community ID No., Community, County/State, Qty, Price/Panel, Cost. Includes rows for =

Q3 - Digitized Flood Data Information on CD-ROM: Each CD-ROM is \$50.00. Shipping costs are \$2.00 for the first two (2) CD-ROMs plus \$1.00 for additional CD-ROMs.

Table with 4 columns: States, Qty, Price/CD, Cost. Includes row for X \$50.00 =

CBRA - Q3 CD-ROM: CD-ROMs are \$50.00 each or all five (5) CD-ROMs for \$200.00. Shipping costs are \$2.00 for the first two (2) CD-ROMs plus \$1.00 for additional CD-ROMs.

Table with 4 columns: States, Qty, Price/CD, Cost. Includes row for X \$50.00 =

G&S - Guidelines and Specifications or MHIP - Multi-Hazard Implementation Plan on CD-ROM: Each CD-ROM is \$2.60. Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

Table with 4 columns: Guidelines & Specifications, Multi-Hazard Implementation Plan, Qty, Price/CD, Cost. Includes rows for X \$2.60 =

MSC Products, Services, and Fees
http://msc.fema.gov

| <b>DFIRM on CD-ROM*:</b> | <b>Community ID No.</b> | <b>Qty</b> | <b>Price/CD</b> | <b>Cost</b> |
|--------------------------|-------------------------|------------|-----------------|-------------|
| DFIRM Database           | _____                   | _____      | X \$10.00 =     | _____       |
| DFIRM w/Ortho            | _____                   | _____      | X \$10.00 =     | _____       |

\*Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

| <b>Flood Map Status Information Service (FMSIS):</b> | <b>Qty</b> | <b>Price/State</b> | <b>Cost</b> |
|--|------------|--------------------|-------------|
| FMSIS One Time State One Issue*                      | _____      | X \$13.00 =        | _____       |
| FMSIS One Time U.S. Issue*                           | _____      | X \$38.00 =        | _____       |
| FMSIS Monthly State Subscription                     | _____      | X \$148.00 =       | _____       |
| FMSIS Monthly U.S. Subscription                      | _____      | X \$419.00 =       | _____       |

\*Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

| <b>NFIP Insurance Manual:</b> | <b>Qty</b> | <b>Price Per</b> | <b>Cost</b> |
|-------------------------------|------------|------------------|-------------|
| Complete Manual (Paper)       | _____      | X \$35.00 =      | _____       |
| Complete Manual (CD-ROM)      | _____      | X \$25.00 =      | _____       |

| <b>Letter of Map Change Subscription Service (LOMC):</b> | <b>Qty</b> | <b>Sub Price</b> | <b>Cost</b> |
|--|------------|------------------|-------------|
| Single Subscription:                                     | _____      | X \$85.00 =      | _____       |
| Yearly Subscription:                                     | _____      | X \$2,000.00 =   | _____       |

Shipping costs are included in the subscription cost.

|                                |    |       |
|--------------------------------|----|-------|
| <b>Subscription Sub Total:</b> | =  | _____ |
| <b>Order Sub Total:</b>        | =  | _____ |
| <b>Shipping Cost:</b>          | \$ | _____ |
| <b>Total Cost for Order:</b>   | \$ | _____ |

Orders paid by check can be mailed to: **FEMA/NFIP/MSC**  
**Map Service Center**  
**P.O. Box 1038**  
**Jessup, MD 20794-1038**

All other orders can be faxed to: 1-800-358-9620

**Payment Information:**

- Check or money order payable to FEMA/NFIP/MSC is enclosed for \$ \_\_\_\_\_
- Charge my deposit account number \_\_\_\_\_ \$ \_\_\_\_\_
- If paying by credit card, please provide a valid phone number and a Technical Service Representative will contact you shortly. Area Code ( ) \_\_\_\_\_ - \_\_\_\_\_

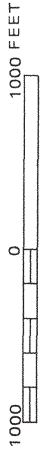
*(If you would like assistance in calculating the cost of your order or information about setting up a deposit account, call Customer Service at 1-877-336-2627.) All map sales are final - no refunds on material shipped.*

**Thank you for your order.**





APPROXIMATE SCALE



NATIONAL FLOOD INSURANCE PROGRAM

# FIRM FLOOD INSURANCE RATE MAP

CITY OF  
BEAUFORT,  
SOUTH CAROLINA  
BEAUFORT COUNTY

(ONLY PANEL PRINTED)

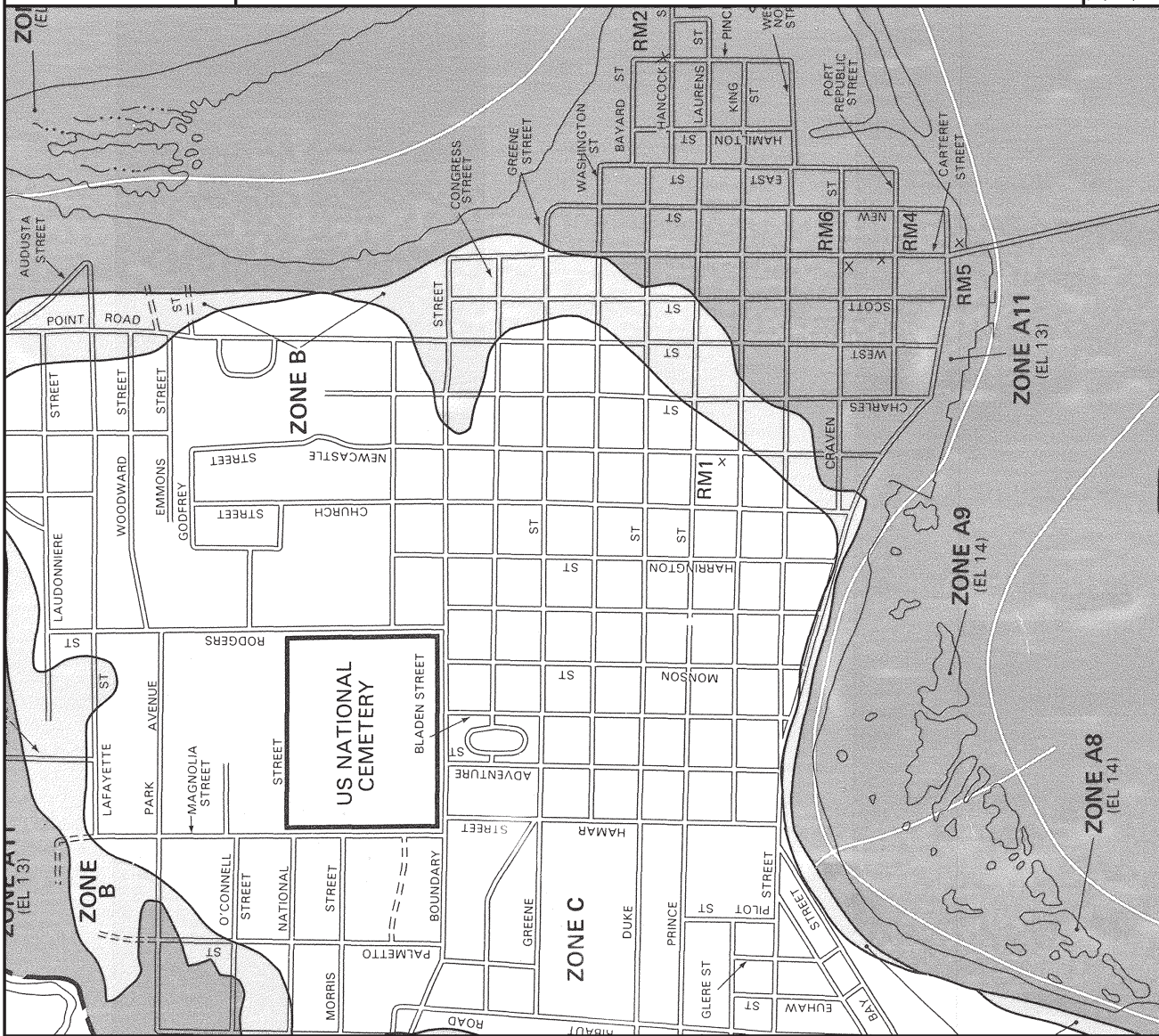
COMMUNITY-PANEL NUMBER  
450026 0005 D

MAP REVISED:  
SEPTEMBER 29, 1986



Federal Emergency Management Agency

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**FHBM**  
FLOOD HAZARD BOUNDARY MAP

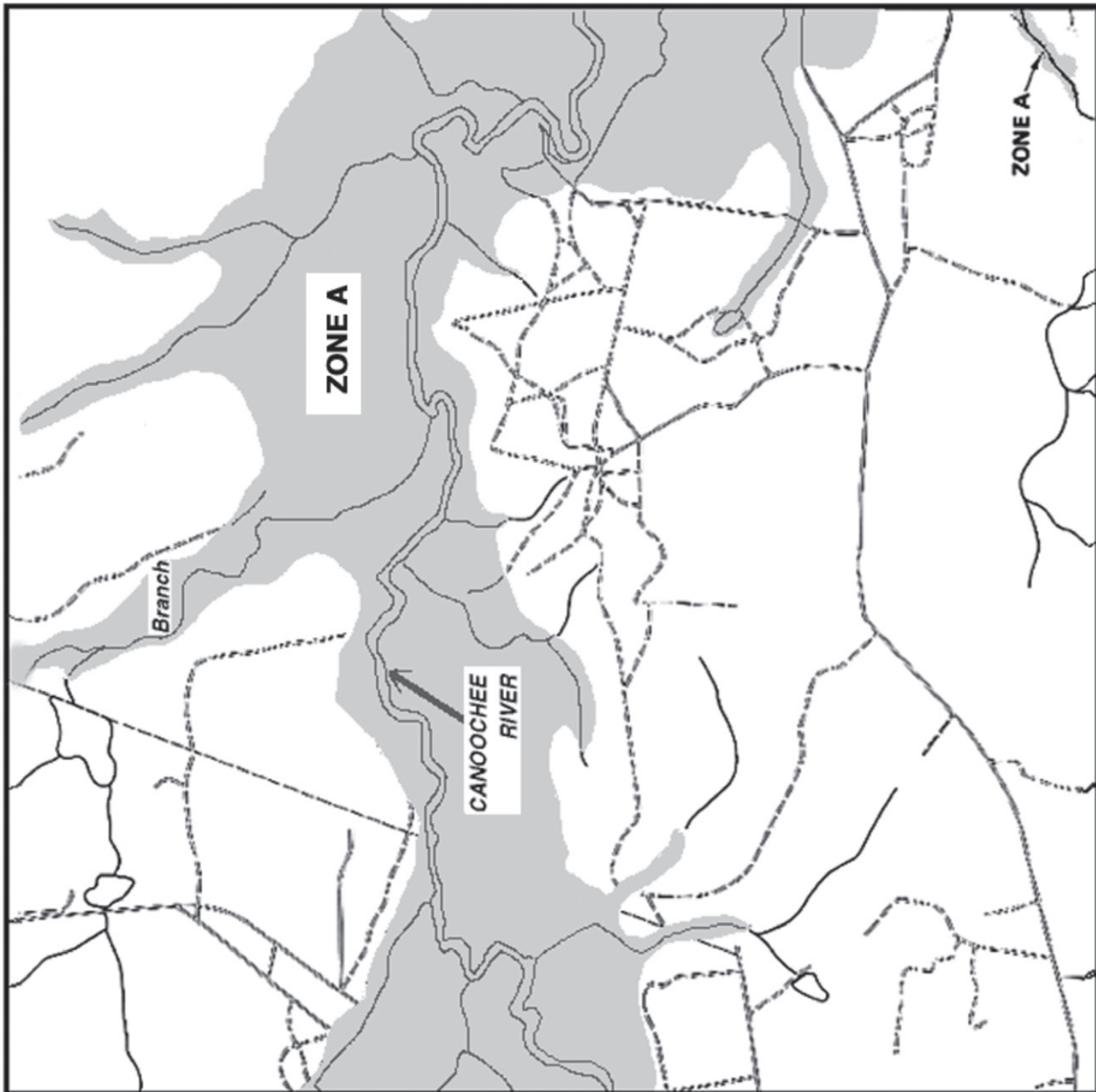
Anytown, USA

Sample FHBM to Show Riverine Flooding. For Training Purposes Only.  
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**SAMPLE**

COMMUNITY-PANEL NUMBER  
990099 0101C

MAP REVISED  
JULY 1, 1989





# COMMUNITY RATING SYSTEM

## I. GENERAL DESCRIPTION

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

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

## II. ELIGIBILITY

For a community to be eligible, it must be in full compliance with the NFIP and be in the Regular phase of the program. Table 1 shows the categories that are eligible for CRS premium discounts.

The following categories are not eligible for CRS premium discounts:

- Emergency Program communities
- Preferred Risk Policies
- Mortgage Portfolio Protection Program policies
- Post-FIRM buildings located in a Special Flood Hazard Area (SFHA) where the elevation difference used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the following exceptions:
  - Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE; *and*
  - Subgrade crawlspaces with certification from a community official. The subgrade crawlspace exception must be certified by a community official letter containing the following statement:

“I certify that the building located at \_\_\_\_\_ [address] has a crawlspace that was built in compliance with the NFIP requirements for crawlspace construction as outlined in FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas.”

## III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under 4 main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate Federal Emergency Management Agency (FEMA) region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5% to a maximum of 45% will be applied to eligible policies written in a community as recognition of the floodplain management activities instituted. Table 2 shows premium discounts for CRS Classes 1–10 within different flood zones. Table 3 lists all CRS eligible communities and their discounts.

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

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

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

Many CRS communities receive credit for providing inquirers with information from the community’s Flood Insurance Rate Map (FIRM). This includes a property’s flood risk zone and the BFE. The service must be publicized once a year. If a community is receiving this credit, then agents/producers should be able to use the service. A fee may be charged for the service.

**TABLE 1. CRS PREMIUM DISCOUNT ELIGIBILITY (REGULAR PROGRAM COMMUNITIES ONLY)<sup>1</sup>**

| FLOOD ZONE  | ELIGIBLE FOR CRS PREMIUM DISCOUNT  | NOT ELIGIBLE FOR CRS PREMIUM DISCOUNT  |
|---|--|--|
| All Flood Zones   | Pre-FIRM Buildings   | N/A  |
| B, C, X, D, A99, AR, and AR Dual Zones (AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO) | Post-FIRM Buildings  | N/A  |
| A Zones (AE, A1-A30, Unnumbered A, AO, AH)  | Post-FIRM <b>Non-Elevated</b> Buildings where the elevation difference used for rating is at or above the Base Flood Elevation (BFE); <i>OR</i> With subgrade crawlspace certification from a community official   | Post-FIRM <b>Non-Elevated</b> Buildings where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> With no subgrade crawlspace certification from a community official  |
|   | Post-FIRM <b>Elevated</b> Buildings <sup>2</sup> where the elevation difference used for rating is at or above the BFE   | Post-FIRM <b>Elevated</b> Buildings <sup>2</sup> where the elevation difference used for rating is 1 foot or more below the BFE  |
| '75-'81 and Post-'81 V Zones (VE, V1-V30, Unnumbered V)                           | Post-FIRM <b>Non-Elevated</b> Buildings where the elevation difference used for rating is at or above the BFE  | Post-FIRM <b>Non-Elevated</b> Buildings where the elevation difference used for rating is 1 foot or more below the BFE   |
|   | Post-FIRM <b>Elevated</b> Buildings where the elevation difference used for rating is at or above the BFE  | Post-FIRM <b>Elevated</b> Buildings where the elevation difference used for rating is 1 foot or more below the BFE   |
|   | Post-FIRM <b>Elevated</b> Buildings <sup>2</sup> <ul style="list-style-type: none"> <li>• With unfinished enclosure where the elevation difference used for rating is at or above the BFE, with no machinery or equipment below the BFE; <i>OR</i></li> <li>• With unfinished enclosure used only for parking, access, or storage with breakaway walls regardless of size, with no machinery or equipment below the BFE</li> </ul> | Post-FIRM <b>Elevated</b> Buildings <sup>2</sup> <ul style="list-style-type: none"> <li>• With no enclosure where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i></li> <li>• With enclosure with non-breakaway walls where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i></li> <li>• With machinery or equipment below the BFE; <i>OR</i></li> <li>• With finished enclosure below the BFE</li> </ul> |

1 Emergency Program policies, Preferred Risk Policies (PRPs), Mortgage Portfolio Protection Program (MPPP) policies, and Group Flood Insurance Policies are not eligible for the CRS premium discount.

2 For a Post-FIRM Elevated Building with an elevator below the BFE, contact the insurer for CRS discount eligibility.

**TABLE 2. CRS PREMIUM DISCOUNTS**

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

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

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES**

| COMMUNITY NUMBER | COMMUNITY NAME              | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|------------------|-----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Alabama</b>   |                             |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Alaska</b>    |                             |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Arizona</b>   |                             |                |                        |               |                                  |                         |                     |
| 040013           | Benson, Town of             | 10/1/91        | 10/1/92                | 10            | 0                                | 0                       | R                   |
| 040014           | Bisbee, City of             | 10/1/91        | 10/1/92                | 10            | 0                                | 0                       | R                   |
| 040131           | Camp Verde, Town of         | 10/1/91        | 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                   |

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER           | COMMUNITY NAME            | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Arizona (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Arkansas</b>            |                           |                |                        |               |                                  |                         |                     |
| 050029                     | Arkadelphia, City of      | 10/1/91        | 10/1/05                | 8             | 10                               | 5                       | C                   |
| 050192                     | Benton, City of           | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 050419                     | Benton County             | 05/1/05        | 05/1/05                | 8             | 10                               | 5                       | C                   |
| 050012                     | Bentonville, City of      | 10/1/92        | 10/1/02                | 8             | 10                               | 5                       | C                   |
| 050140                     | Blytheville, City of      | 10/1/95        | 10/1/95                | 9             | 5                                | 5                       | C                   |
| 050046                     | Bono, City of             | 10/1/92        | 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                   |
| <b>California</b>          |                           |                |                        |               |                                  |                         |                     |
| 060001                     | Alameda County            | 10/1/92        | 10/1/99                | 7             | 15                               | 5                       | C                   |
| 060213                     | Anaheim, City of          | 10/1/91        | 05/1/07                | 8             | 10                               | 5                       | C                   |
| 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                   |

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded



**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER              | COMMUNITY NAME               | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------------|------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>California (continued)</b> |                              |                |                        |               |                                  |                         |                     |
| 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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2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER              | COMMUNITY NAME                | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>California (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Colorado</b>               |                               |                |                        |               |                                  |                         |                     |
| 080001                        | Adams County                  | 10/1/93        | 10/1/03                | 10            | 0                                | 0                       | R                   |
| 080010                        | Alamosa, City of              | 10/1/91        | 10/1/91                | 9             | 5                                | 5                       | C                   |
| 080009                        | Alamosa County                | 10/1/96        | 10/1/11                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Colorado (continued)</b> |                            |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Connecticut</b>          |                            |                |                        |               |                                  |                         |                     |
| 090074                      | Cheshire, Town of          | 10/1/93        | 10/1/03                | 10            | 0                                | 0                       | R                   |
| 090076                      | East Haven, Town of        | 10/1/03        | 10/1/10                | 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                   |
| <b>Delaware</b>             |                            |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Florida</b>              |                            |                |                        |               |                                  |                         |                     |
| 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)**

| COMMUNITY NUMBER           | COMMUNITY NAME                | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|--------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |                                |                |                        |               |                                  |                         |                     |
| 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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2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER           | COMMUNITY NAME                   | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|----------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |                                  |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|---|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |   |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Florida (continued)</b> |                            |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Georgia</b>             |                            |                |                        |               |                                  |                         |                     |
| 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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2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER           | COMMUNITY NAME                 | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|----------------------------|--------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Georgia (continued)</b> |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Hawaii</b>              |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Idaho</b>               |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Illinois</b>            |                                |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Illinois (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Illinois (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Indiana</b>              |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Iowa</b>                 |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Kansas</b>               |                           |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|---------------------------|--|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Kansas (continued)</b> |  |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Kentucky</b>           |  |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Louisiana</b>          |  |                |                        |               |                                  |                         |                     |
| 220013                    | Ascension Parish                             | 10/1/92        | 05/1/08                | 8             | 10                               | 5                       | C                   |
| 225193                    | Baker, City of                               | 10/1/91        | 10/1/11                | 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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2 Status: C = Current, R = Rescinded



**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER             | COMMUNITY NAME              | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|------------------------------|-----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Louisiana (continued)</b> |                             |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Maine</b>                 |                             |                |                        |               |                                  |                         |                     |
| 230191                       | Alfred, Town of             | 10/1/91        | 10/1/93                | 8             | 10                               | 5                       | C                   |
| 230208                       | Arrowsic, Town of           | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 230001                       | Auburn, City of             | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 230043                       | Cape Elizabeth, Town of     | 10/1/94        | 10/1/94                | 9             | 5                                | 5                       | C                   |
| 230116                       | Dover-Foxcroft, Town of     | 10/1/07        | 10/1/07                | 9             | 5                                | 5                       | C                   |
| 230057                       | Farmington, Town of         | 10/1/94        | 10/1/94                | 9             | 5                                | 5                       | C                   |
| 230018                       | Fort Fairfield, Town of     | 10/1/02        | 10/1/02                | 8             | 10                               | 5                       | C                   |
| 230209                       | Georgetown, Town of         | 10/1/01        | 10/1/08                | 10            | 0                                | 0                       | R                   |
| 230069                       | Hallowell, City of          | 10/1/96        | 10/1/09                | 10            | 0                                | 0                       | R                   |
| 230004                       | Lewiston, City of           | 10/1/93        | 05/1/97                | 8             | 10                               | 5                       | C                   |
| 230178                       | Norridgewock, City of       | 10/1/97        | 10/1/07                | 10            | 0                                | 0                       | R                   |
| 230632                       | Ogunquit, Town of           | 10/1/92        | 05/1/03                | 8             | 10                               | 5                       | C                   |
| 230153                       | Old Orchard Beach, Town of  | 10/1/93        | 10/1/09                | 8             | 10                               | 5                       | C                   |
| 230112                       | Old Town, City of           | 10/1/05        | 10/1/05                | 8             | 10                               | 5                       | C                   |
| 230120                       | Phippsburg, Town of         | 10/1/93        | 10/1/08                | 10            | 0                                | 0                       | R                   |
| 230051                       | Portland, City of           | 10/1/93        | 05/1/13                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|--------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Maine (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Maryland</b>          |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Massachusetts</b>     |                           |                |                        |               |                                  |                         |                     |
| 250286                   | Boston, City of           | 10/1/92        | 10/1/97                | 10            | 0                                | 0                       | R                   |
| 250233                   | Braintree, Town of        | 10/1/92        | 05/1/13                | 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                   |
| <b>Michigan</b>          |                           |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Michigan (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Minnesota</b>            |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Mississippi</b>          |                               |                |                        |               |                                  |                         |                     |
| 285251                      | Bay St. Louis, City of        | 10/1/95        | 10/1/00                | 7             | 15                               | 5                       | C                   |
| 285252                      | Biloxi, City of               | 10/1/96        | 05/1/13                | 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'lberville, 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|--------------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Mississippi (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Missouri</b>                |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Montana</b>                 |                           |                |                        |               |                                  |                         |                     |
| 300009                         | Belt, Town of             | 10/1/91        | 10/1/92                | 8             | 10                               | 5                       | C                   |
| 300028                         | Bozeman, City of          | 10/1/92        | 10/1/09                | 8             | 10                               | 5                       | C                   |
| 300008                         | Cascade County            | 10/1/91        | 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                   |
| <b>Nebraska</b>                |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Nevada</b>                  |                           |                |                        |               |                                  |                         |                     |
| 320001                         | Carson City, City of      | 10/1/94        | 10/1/09                | 6             | 20                               | 10                      | C                   |
| 320003                         | Clark County              | 10/1/92        | 05/1/08                | 6             | 20                               | 10                      | C                   |
| 320008                         | Douglas County            | 10/1/93        | 10/1/04                | 6             | 20                               | 10                      | C                   |
| 320005                         | Henderson, City of        | 10/1/91        | 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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2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER          | COMMUNITY NAME                | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|---------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Nevada (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 320033                    | Storey County                 | 10/1/94        | 10/1/99                | 8             | 10                               | 5                       | C                   |
| 320019                    | Washoe County                 | 05/1/09        | 05/1/09                | 7             | 15                               | 5                       | C                   |
| <b>New Hampshire</b>      |                               |                |                        |               |                                  |                         |                     |
| 330023                    | Keene, City of                | 05/1/02        | 05/1/08                | 8             | 10                               | 5                       | C                   |
| 330024                    | Marlborough, Town of          | 10/1/94        | 10/1/94                | 9             | 5                                | 5                       | C                   |
| 330101                    | Peterborough, Town of         | 05/1/04        | 05/1/04                | 8             | 10                               | 5                       | C                   |
| 330141                    | Rye, Town of                  | 05/1/05        | 10/1/10                | 10            | 0                                | 0                       | R                   |
| 330028                    | Winchester, Town of           | 05/1/02        | 05/1/02                | 9             | 5                                | 5                       | C                   |
| <b>New Jersey</b>         |                               |                |                        |               |                                  |                         |                     |
| 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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**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER              | COMMUNITY NAME                     | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------------|------------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>New Jersey (continued)</b> |                                    |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>New Mexico</b>             |                                    |                |                        |               |                                  |                         |                     |
| 350045                        | Alamogordo, City of                | 10/1/91        | 10/1/91                | 9             | 5                                | 5                       | C                   |
| 350002                        | Albuquerque, City of               | 10/1/93        | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------------|--------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>New Mexico (continued)</b> |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>New York</b>               |                                |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>North Carolina</b>         |                                |                |                        |               |                                  |                         |                     |
| 370404                        | Alliance, Town of              | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 370044                        | Atlantic Beach, Town of        | 10/1/92        | 10/1/93                | 8             | 10                               | 5                       | C                   |
| 370183                        | Bayboro, Town of               | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 375346                        | Beaufort, City of              | 10/1/94        | 10/1/05                | 8             | 10                               | 5                       | C                   |

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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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------------|------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>North Carolina (continued)</b> |                              |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------------|------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>North Carolina (continued)</b> |                              |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>North Dakota</b>               |                              |                |                        |               |                                  |                         |                     |
| 385364                            | Fargo, City of               | 05/1/06        | 05/1/06                | 7             | 15                               | 5                       | C                   |
| 385365                            | Grand Forks, City of         | 10/1/91        | 10/1/01                | 5             | 25                               | 10                      | C                   |
| <b>Ohio</b>                       |                              |                |                        |               |                                  |                         |                     |
| 390183                            | Delta, Village of            | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 390038                            | Fairfield, City of           | 10/1/93        | 10/1/98                | 8             | 10                               | 5                       | C                   |
| 390110                            | Highland Heights, City of    | 10/1/91        | 10/1/92                | 10            | 0                                | 0                       | R                   |
| 390412                            | Kettering, City of           | 10/1/95        | 10/1/00                | 8             | 10                               | 5                       | C                   |
| 390328                            | Licking County               | 10/1/93        | 05/1/09                | 7             | 15                               | 5                       | C                   |
| 390378                            | Medina County                | 05/1/07        | 05/1/12                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-------------------------|--------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Ohio (continued)</b> |                          |                |                        |               |                                  |                         |                     |
| 390131                  | South Euclid, City of    | 10/1/91        | 10/1/91                | 9             | 5                                | 5                       | C                   |
| 390419                  | West Carrollton, City of | 05/1/02        | 05/1/09                | 8             | 10                               | 5                       | C                   |
| <b>Oklahoma</b>         |                          |                |                        |               |                                  |                         |                     |
| 400220                  | Bartlesville, City of    | 10/1/92        | 10/1/02                | 7             | 15                               | 5                       | C                   |
| 400207                  | Bixby, Town of           | 10/1/93        | 10/1/98                | 10            | 0                                | 0                       | R                   |
| 400078                  | Blackwell, City of       | 10/1/91        | 10/1/93                | 8             | 10                               | 5                       | C                   |
| 400236                  | Broken Arrow, City of    | 10/1/93        | 10/1/08                | 5             | 25                               | 10                      | C                   |
| 400234                  | Chickasha, City of       | 10/1/92        | 10/1/08                | 8             | 10                               | 5                       | C                   |
| 400221                  | Dewey, City of           | 10/1/92        | 10/1/92                | 9             | 5                                | 5                       | C                   |
| 400252                  | Edmond, City of          | 10/1/93        | 10/1/08                | 7             | 15                               | 5                       | C                   |
| 400062                  | Enid, City of            | 10/1/93        | 05/1/09                | 8             | 10                               | 5                       | C                   |
| 400049                  | Lawton, City of          | 10/1/91        | 05/1/09                | 6             | 20                               | 10                      | C                   |
| 400245                  | Lindsay, City of         | 10/1/92        | 10/1/93                | 10            | 0                                | 0                       | R                   |
| 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                   |
| <b>Oregon</b>           |                          |                |                        |               |                                  |                         |                     |
| 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                  | Nehalem, City of         | 10/1/03        | 05/1/08                | 7             | 15                               | 5                       | C                   |
| 410021                  | Oregon City, City of     | 10/1/03        | 05/1/08                | 7             | 15                               | 5                       | C                   |
| 410186                  | Polk County              | 10/1/91        | 10/1/01                | 8             | 10                               | 5                       | C                   |
| 410183                  | Portland, City of        | 10/1/01        | 10/1/07                | 5             | 25                               | 10                      | C                   |
| 410201                  | Rockaway Beach, City of  | 10/1/04        | 10/1/13                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|---------------------------|------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Oregon (continued)</b> |                              |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Pennsylvania</b>       |                              |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Rhode Island</b>       |                              |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>South Carolina</b>     |                              |                |                        |               |                                  |                         |                     |
| 450002                    | Aiken County                 | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 450262                    | Awendaw, Town of             | 10/1/96        | 10/1/05                | 6             | 20                               | 10                      | C                   |
| 450026                    | Beaufort, City of            | 10/1/92        | 05/1/13                | 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)**

| COMMUNITY NUMBER                  | COMMUNITY NAME              | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------------|-----------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>South Carolina (continued)</b> |                             |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>South Dakota</b>               |                             |                |                        |               |                                  |                         |                     |
| 465420                            | Rapid City, City of         | 10/1/92        | 05/1/13                | 7             | 15                               | 5                       | C                   |
| <b>Tennessee</b>                  |                             |                |                        |               |                                  |                         |                     |
| 470211                            | Athens, City of             | 10/1/93        | 10/1/09                | 8             | 10                               | 5                       | C                   |
| 470182                            | Bristol, City of            | 05/1/06        | 10/1/07                | 8             | 10                               | 5                       | C                   |
| 470176                            | Carthage, City of           | 10/1/92        | 10/1/02                | 8             | 10                               | 5                       | C                   |
| 475425                            | Elizabethton, City of       | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 470105                            | Fayetteville, City of       | 10/1/92        | 10/1/93                | 10            | 0                                | 0                       | R                   |
| 475426                            | Gatlinburg, City of         | 10/1/93        | 10/1/09                | 8             | 10                               | 5                       | C                   |
| 470059                            | Humboldt, City of           | 10/1/93        | 10/1/96                | 10            | 0                                | 0                       | R                   |
| 470184                            | Kingsport, City of          | 10/1/92        | 10/1/97                | 10            | 0                                | 0                       | R                   |
| 475433                            | Knox County                 | 10/1/02        | 10/1/02                | 9             | 5                                | 5                       | C                   |
| 475434                            | Knoxville, City of          | 10/1/92        | 10/1/06                | 8             | 10                               | 5                       | C                   |

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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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|------------------------------|--------------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Tennessee (continued)</b> |                                      |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Texas</b>                 |                                      |                |                        |               |                                  |                         |                     |
| 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|--------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Texas (continued)</b> |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Utah</b>              |                               |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Vermont</b>           |                               |                |                        |               |                                  |                         |                     |
| 500013                   | Bennington, Town of           | 10/1/93        | 10/1/93                | 9             | 5                                | 5                       | C                   |
| 500126                   | Brattleboro, Town of          | 10/1/91        | 10/1/91                | 9             | 5                                | 5                       | C                   |
| 505518                   | Montpelier, City of           | 10/1/98        | 10/1/98                | 9             | 5                                | 5                       | C                   |
| <b>Virginia</b>          |                               |                |                        |               |                                  |                         |                     |
| 510001                   | Accomack County               | 10/1/92        | 10/1/96                | 8             | 10                               | 5                       | C                   |
| 515519                   | Alexandria, City of           | 10/1/92        | 10/1/13                | 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 <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|-----------------------------|---------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Virginia (continued)</b> |                           |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Washington</b>           |                           |                |                        |               |                                  |                         |                     |
| 530073                      | Auburn, City of           | 10/1/92        | 05/1/08                | 5             | 25                               | 10                      | C                   |
| 530074                      | Bellevue, City of         | 10/1/92        | 05/1/06                | 5             | 25                               | 10                      | C                   |
| 530153                      | Burlington, City of       | 10/1/94        | 10/1/09                | 5             | 25                               | 10                      | C                   |
| 530103                      | Centralia, City of        | 10/1/94        | 10/1/09                | 5             | 25                               | 10                      | C                   |
| 530104                      | Chehalis, City of         | 10/1/94        | 05/1/13                | 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                   |
| <b>West Virginia</b>        |                           |                |                        |               |                                  |                         |                     |
| 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                   |

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

| COMMUNITY NUMBER   | COMMUNITY NAME         | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA <sup>1</sup> | % DISCOUNT FOR NON-SFHA | STATUS <sup>2</sup> |
|--------------------|------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| <b>Wisconsin</b>   |                        |                |                        |               |                                  |                         |                     |
| 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                   |
| <b>Wyoming</b>     |                        |                |                        |               |                                  |                         |                     |
| 560037             | Casper, City of        | 10/1/00        | 10/1/00                | 9             | 5                                | 5                       | C                   |
| 560030             | Cheyenne, City of      | 05/1/03        | 05/1/03                | 7             | 15                               | 5                       | C                   |
| 560013             | Douglas, City of       | 10/1/93        | 10/1/10                | 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                   |
| <b>Puerto Rico</b> |                        |                |                        |               |                                  |                         |                     |
| 720101             | Ponce, Municipality of | 10/1/09        | 10/1/09                | 9             | 5                                | 5                       | C                   |

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

## DEFINITIONS

This list of terms is intended to include those that have specific meaning to the National Flood Insurance Program (NFIP). In a few instances, standard industry terms have been added for additional focus and emphasis.

**Act.** The National Flood Insurance Act of 1968 and any amendments to it.

**Actual Cash Value (ACV).** The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

**Adjuster Control Office.** An NFIP claims office similar to a Flood Insurance Claims Office (FICO) with the exception that the Adjuster Control Office does not house insured files, maintain a claims examiner staff at the site, or issue claim payments.

**Alternative Rating.** A rating method used when a building is Pre-FIRM, the Flood Insurance Rate Map (FIRM) zone is unknown, and the community in which the building is located has no V Zones. May also be used for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term.

**Anchored.** Adequately secured to prevent flotation, collapse, or lateral movement.

**Application.** The statement made and signed by the prospective policyholder or the agent/producer in applying for an NFIP flood insurance policy. The Application gives information used to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The Application is part of the flood insurance policy. For a policy to be issued, the correct premium payment must accompany the Application.

**Appurtenant Structure.** A detached garage servicing a 1–4 family dwelling.

**Assignment.** The transfer by a policyholder of his/her legal right or interest in a policy contract to a third party. In the NFIP, written assignment of a policy is permissible upon transfer of title, without the consent of the FEMA, except in the case where a residential (household) contents-only policy is involved or a policy was issued to cover a building in the course of construction.

**Base Flood.** A flood having a 1% chance of being equaled or exceeded in any given year.

**Base Flood Depth (BFD).** The depth shown on the Flood Insurance Rate Map (FIRM) for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year.

**Base Flood Elevation (BFE).** The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, V1–V30, and VE.

**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.

**Binder or Certificate of Insurance.** A temporary agreement between company, agent/producer, and insured that the policy is in effect. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes Certificates of Insurance and similar forms for renewal policies.

**Blanket Insurance.** A single amount of insurance applying to more than 1 building and/or contents. Blanket insurance is not permitted under the NFIP.

**Breakaway Wall.** A wall that is not part of the structural support of a building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

### **Building.**

- A structure with 2 or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; *or*
- A manufactured home (a “manufactured home,” also known as a mobile home, is a structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation); *or*
- A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

“Building” does not mean a gas or liquid storage tank or a recreational vehicle, a park trailer, or other similar vehicle, except as described above.

**Building in the Course of Construction.** A walled and roofed building (see the General Rules section for exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.



■ **Cancellation.** The termination of the insurance coverage provided by a policy before the expiration date.

**Cistern.** Covered cisterns and the water in them are defined as an integral part of an insurable building, meaning under the building or above ground and physically attached to a side of the building with 1 of the walls of the building and cistern being common to each other.

**Claims Coordinating Office (CCO).** A clearinghouse for the various insurers who are responding to a multi-peril catastrophe. Through voluntary participation, all losses are reported to the CCO and are processed to locate address matches among the reported claims. The interest of each carrier is protected as the Claims Coordinator maintains sole control over the policy and loss information. If a match is found, special care is taken to direct the assigned adjuster(s) to a mutually agreeable adjustment or to have 1 adjuster surrender his/her loss with the assurance that every effort will be made to replace it.

**Closed Basin Lake.** A natural lake from which water leaves primarily through evaporation and whose surface area exceeds or has exceeded 1 square mile at any time in the recorded past. NFIP-insured buildings that are subject to continuous lake flooding from a closed basin lake are covered under the provisions of Standard Flood Insurance Policy (SFIP).

**Coastal Barrier.** A naturally occurring island, sandbar, or other strip of land, including coastal mainland, that protects the coast from severe wave wash.

**Coastal Barrier Improvement Act of 1990 (CBIA).** Enacted on November 16, 1990, the Act greatly expanded the identified land in the Coastal Barrier Resources System (CBRS) established pursuant to the Coastal Barrier Resources Act (CBRA) of 1982.

**Coastal Barrier Resources Act of 1982 (CBRA).** For the purposes of the NFIP, the CBRA of 1982 designated certain portions of the Gulf Coast and East Coast as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.

**Coastal Barrier Resources System (CBRS).** Communities, coastal barriers, and Otherwise Protected Areas (OPAs) identified by the legislation defined above.

**Coastal High Hazard Areas.** Special Flood Hazard Areas (SFHAs) along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps (FIRMs) as zones V, V1–V30, and VE.

**Coinsurance.** A penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80% of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less. Coinsurance applies only to building coverage under the Residential Condominium Building Association Policy (RCBAP).

**Community.** A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

**Community Number.** A 6-digit designation identifying each NFIP community. The first 2 numbers are the state code. The next 4 are the FEMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map (FIRM) for that community.

**Community Rating System (CRS).** A program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

**Condominium.** That form of ownership of real property in which each unit owner has an undivided interest in common elements.

**Condominium Association.** The entity made up of the unit owners responsible for the maintenance and operation of the following:

- Common elements owned in undivided shares by unit owners
- Other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

**Contract Agent.** An employee of a Write Your Own (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.

**Countywide Map.** A Flood Insurance Rate Map (FIRM) that shows flooding information for the entire geographic area of a county, including the incorporated communities within the county.

**Crawlspace.** 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. Crawlspaces generally have solid foundation walls. See Diagram 8 in the Elevation Certificate Instructions.



**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.

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- WRITE YOUR OWN (WYO) PROGRAM..... REF 1, DEF 10

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- ZONE (See also Map Zones
- under FLOOD MAPS) .....MAP 1-2, DEF 10
- Discrepancies .....GR 14, RATE 20

