



FEMA

July 2009

Dear *Flood Insurance Manual* Subscribers:

As we move forward to improve the National Flood Insurance Program (NFIP), it is my goal to ensure that you have up-to-date information so you can assist your customers in securing the best flood insurance protection available for their individual needs. Revisions have been made to the NFIP *Flood Insurance Manual* that will become effective October 1, 2009.

All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2009, effective date. The significant revisions include the following:

- Updates to the list of NFIP Bureau and Statistical Agent Regional Offices (REF Section).
- Addition of requirement to record the presentment of premium date and payer on all new business applications and money endorsements in connection with loan closings (GR Section).
- Increases to the standard deductibles from \$1,000 to \$2,000 for Pre-FIRM policies in Special Flood Hazard Areas (SFHAs) and from \$500 to \$1,000 for Pre-FIRM policies in non-SFHAs and all Post-FIRM-rated policies (RATE and CONDO Sections).
- Elimination of the \$500 deductible for all policies (RATE, CONDO, and PRP Sections).
- Increases to the rates for policies written or renewed on or after October 1, 2009 (RATE and CONDO Sections).
- Increases to the Building Basic Limits from \$50,000 to \$60,000 for Single Family Dwelling/2-4 Family Dwelling buildings, and from \$150,000 to \$175,000 for Other Residential/Non-Residential buildings (RATE and CONDO Sections).
- Increases to the Contents Basic Limits from \$20,000 to \$25,000 for Residential contents, and from \$130,000 to \$150,000 for Non-Residential contents (RATE and CONDO Sections).
- Expansion of building types to include elevated on crawlspace and non-elevated with subgrade crawlspace (RATE, CONDO, and PRP Sections).

- Optional rating to allow Pre-FIRM buildings with a basement, enclosure, or crawlspace in Unnumbered A Zones to use Post-FIRM rates if the rates are more favorable to the insured (RATE Section).
- Changes to the Flood Insurance Application, PRP Application, and General Change Endorsement forms and their instructions to capture additional building information. Changes also include the capture of additional community information for policies rated using the grandfathering rule (APP, PRP, and END Sections).
- Updates to include the 2009 edition of the Elevation Certificate and Non-Residential Floodproofing Certificate (CERT Section).
- Addition of two building diagrams and related building drawings (LFG Section).
- Introduction of the new Leased Federal Property Section to provide guidance for properties leased from the Federal Government 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 (LFP Section).
- Updates to the Community Rating System Eligible Communities list (CRS section).

Thank you for your continued support of the NFIP.

Sincerely,



Edward L. Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

Enclosure

Change Record Page

Effective Date: October 1, 2009

Updates to the NFIP *Flood Insurance Manual* are distributed semiannually. 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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**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—that is, the NFIP Servicing Agent.

Agents/producers who write with the NFIP Write Your Own (WYO) Program must submit materials and questions to their WYO Companies.

CORRESPONDENCE TYPE	MAILING ADDRESS	TELEPHONE & FAX NUMBERS*
Applications (not Submit-for Rate)	NFIP Servicing Agent P.O. Box 29138 Shawnee Mission, KS 66201-9138	Phone 1-800-638-6620 Fax 1-800-742-3148
Endorsements Cancellations	NFIP Servicing Agent P.O. Box 2992 Shawnee Mission, KS 66201-1392	Phone 1-800-638-6620 Fax 1-800-742-3148
Submit-for-Rate Applications (See pages RATE 24-25) Underpayment Letters Underwriting Inquiries and Issues All Other Inquiries	NFIP Servicing Agent P.O. Box 2965 Shawnee Mission, KS 66201-1365	Phone 1-800-638-6620 Fax 1-800-742-3148
Severe Repetitive Loss Properties	NFIP Special Direct Facility P.O. Box 29524 Shawnee Mission, KS 66201-5524	Phone 1-800-638-6620 Fax 1-800-742-3148
Renewal Notices (with premium payments) Expiration Notices (with premium payments)	National Flood Insurance Program P.O. Box 70936 Charlotte, NC 28272-0936	Phone 1-800-638-6620 Fax 1-800-742-3148
Notices of Loss Written Claims Inquiries All Other Claims Correspondence	NFIP Servicing Agent P.O. Box 2966 Shawnee Mission, KS 66201-1366	Phone 1-800-767-4341 Fax 1-800-767-5574
Overnight Express Deliveries Certified Mail	NFIP Servicing Agent c/o Covansys 13401 W. 98th St. Lenexa, KS 66215	N/A

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

**NFIP GENERAL CONTACT INFORMATION
FOR ALL NFIP STAKEHOLDERS**

TOPIC	MAIL, E-MAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program Information & Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	http://www.fema.gov/business/nfip/cbrs/cbrs.shtm	N/A
Community Status Book (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/fema/csb.shtm	Phone 1-800-358-9616 Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	http://www.fema.gov/library/index.jsp	N/A
Flood Insurance Manual (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/business/nfip/manual.shtm	Phone 1-800-358-9616 Fax 1-800-358-9620
Flood Map Information from FEMA Map Specialists on: - Letters of Map Change - Other Technical Issues	FEMA Map Assistance Center 3601 Eisenhower Avenue, Suite 600 Alexandria, VA 22304 femamapspecialist@mapmodteam.com	Phone 1-877-336-2627
Flood Maps, Flood Insurance Studies, and Q3 Data (order hardcopy or CD-ROM)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://msc.fema.gov	Phone 1-800-358-9616 Fax 1-800-358-9620
Flood Zone Determination Companies, List of	http://www.fema.gov/business/nfip/fzone1.shtm	N/A
General Information for Agents & Consumers	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Supply Order Forms (bulk hardcopy orders): - Claims & Underwriting - Public Awareness Materials	FEMA Distribution Center P.O. Box 2012 Jessup, MD 20794-2012	Phone 1-800-480-2520 Fax 1-301-362-5335
Training on Flood Insurance	http://www.fema.gov/business/nfip/wshops.shtm ; http://www.nfipbureau.fema.gov/training/index.html	N/A
Watermark & e-Watermark Newsletters	http://www.fema.gov/business/nfip/wm.shtm ; http://watermark.nfipstat.com/index.htm	N/A
Write Your Own (WYO) Companies, List of	http://www.fema.gov/nfipInsurance/companies.jsp	Phone 1-800-480-2520 (item 073, "The Choice Is Yours")

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

**NATIONAL FLOOD INSURANCE PROGRAM
BUREAU AND STATISTICAL AGENT**

REGIONAL OFFICES

The National Flood Insurance Program's 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 Statistical Agent and FEMA regional offices is available at <http://www.fema.gov/about/contact/regions.shtm>.

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL STAFF**

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Region I

260 Franklin St., Suite 300
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**NFIP BUREAU AND
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Region VI

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Denton, TX 76205
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Fax: 940-808-0190

Region VII

8300 College Blvd., Suite 200
Overland Park, KS 66210
Phone: 913-344-1194
Fax: 913-344-1011

Region VIII

999 18th Street, Suite 900
Denver, CO 80202
Phone: 303-299-7873
Fax: 303-293-8585

Region IX

1333 Broadway, Suite 800
Oakland, CA 94612-1942
Phone: 510-874-1755
Fax: 510-874-3268

Region X

1501 4th Ave., Suite 1400
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SERVICE AREA

Arkansas, Louisiana, New Mexico,
Oklahoma, Texas

Iowa, Kansas, Missouri, Nebraska

Colorado, Montana, North Dakota,
South Dakota, Utah, Wyoming

Arizona, California, Guam, Hawaii,
Nevada

Alaska, Idaho, Oregon, Washington

GENERAL RULES

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.

1. Flood Hazard Boundary Map (FHBM) - Usually the initial map of a community. Some communities entering the Regular Program will continue to use FHBM's renamed a Flood Insurance Rate Map (FIRM), 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, 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 a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) delineating its flood-prone 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 for additional 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 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 for additional 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 three SFIP forms are reproduced in the Policy section of this manual.

The table on the next page shows how agents can use the three 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>Dwelling Form Issued to homeowner, residential renter, or owner of residential building containing one to four 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"> ▪ Detached, single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area; ▪ Two- to four-family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area; ▪ Dwelling unit in residential condominium building; ▪ Residential townhouse/rowhouse; ▪ Personal contents in a non-residential building.
<p>General Property Form Issued to owner of residential building with five or more units.</p> <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 and/or contents coverage for these and similar "other residential" risks:</p> <ul style="list-style-type: none"> ▪ Hotel or motel with normal guest occupancy of 6 months or more; ▪ Tourist home or rooming house with five or more lodgers; ▪ Apartment building; ▪ Residential cooperative building; ▪ Dormitory; ▪ Assisted-living facility. <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"> ▪ Hotel or motel with normal guest occupancy of less than 6 months; ▪ Licensed bed-and-breakfast inn; ▪ Retail shop, restaurant, or other business; ▪ Mercantile building; ▪ Grain bin, silo, or other farm building; ▪ Agricultural or industrial processing facility; ▪ Factory; ▪ Warehouse; ▪ Poolhouse, clubhouse, or other recreational building; ▪ House of worship; ▪ School; ▪ Nursing home; ▪ Non-residential condominium; ▪ Condominium building with less than 75% of its total floor area in residential use; ▪ Detached garage; ▪ Tool shed; ▪ Stock, inventory, or other commercial contents.
<p>Residential Condominium Building Association Policy (RCBAP) 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

1. Preferred Risk Policy

The Preferred Risk Policy (PRP) is available in moderate-risk flood zones B, C, and X. Formerly, only single-family and two- to four-family dwellings were eligible for coverage. Other residential and non-residential buildings became eligible for coverage effective May 1, 2004. Greatly expanded coverage options for residential and non-

residential buildings are effective May 1, 2008. Information about coverage options and eligibility requirements for the Preferred Risk Policy 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 Company.

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 cancelled. However, an applicant may purchase a regular Standard Flood Insurance Policy 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 two 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 percent of the actual cash value 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 percent 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. The SFIP does not cover any detached garage used or held for use for residential (i.e., 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 one 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.

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. 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 a Special Flood Hazard Area 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" instructions in the Rating section for insurance on Post-FIRM buildings located entirely in, on, or over water or seaward of mean high tide for these buildings. 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.

6. Buildings Partially Over Water

Follow "submit for rate" instructions 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.

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 in existence prior to October 1, 1982, may continue to be rated using the published rate.

8. Buildings in the Course of Construction

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 Base Flood Elevation (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 page CONDO 6 in this manual.

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 the 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 percent or more of the building's actual cash value, 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 policy contract 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 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 two 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. Time Sharing Unit Within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent onsite building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless 51 percent of its actual cash value 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 a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents-only coverage may be purchased by the unit owner.

VIII. POLICY EFFECTIVE DATE

A. 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, the NFIP recognizes Certificates of Insurance for renewal policies.

B. Start of Waiting Period

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage.

1. If the application or endorsement form and the premium payment are received at the NFIP *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 waiting period will be calculated from the *application or endorsement date*. Use the application date or endorsement date plus 9 days to determine if 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 if 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 at the NFIP *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 waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

As used in VIII.B.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 NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

C. Presentment of Premium Date Requirements for Loan Closing

FEMA requires the Write-Your-Own companies and the NFIP Servicing Agent to record the presentment of premium date, the closing date, and the premium payer (insured, lender, title company, settlement attorney, etc.).

The NFIP rules allow the policy to be effective at closing provided that the coverage is applied for and the presentment of premium is made at or before the closing.

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, regardless of when the check is received by the writing company.

If the premium payment is not part of the closing, the closing date is the effective date only if the application date and check date or credit card payment date are on or before the closing date and the payment is received by the company within 10 days from the application date or prior to the closing date.

D. Effective Date

1. New Policy (other than 2, 3, or 4 below)

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.

(Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.

2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)

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 and the presentment of premium is made at or prior to the loan closing.

(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.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

3. New Policy (in connection with lender requirement)

The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium.

(Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used. If a loss occurs during the first 30 days of the policy period, the insurer must obtain a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss. The letter must be dated on or before the policy effective date.

4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)

During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in a SFHA.

(Example: FIRM revised--January 1, 2009, policy applied for and presentment of premium--August 3, 2009, policy effective date--August 4, 2009.) The waiting period rule listed under B.1 or B.2 above must be used. This rule applies to all property owners including condominium associations.

If a loss occurs during the first 30 days of the policy period, 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.

5. New Policy (in connection with the purchase of an RCBAP)

When a condominium association is purchasing a Residential Condominium Building Association Policy (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 waiting period rule listed under B.1 or B.2 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

6. New Policy (submit-for-rate application)

With three exceptions (described below), 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 *three exceptions* are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application 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 waiting period rule listed under B.1 or B.2 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above does not apply.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss.

Third, 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 Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when

it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

If a loss occurs during the first 30 days of the policy period, 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.

7. New Policy (rewrite Standard to PRP)

The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (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 policy using the highest of building and contents coverage. In those cases where the Standard policy has only one kind of coverage, either building or contents only, the 30-day waiting period applies.

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 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.

8. New Policy 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.

9. New Policy (documentation required)

The insurer may rely on an agent'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.

10. Community Participation Date (community's initial entry or conversion from Emergency to Regular Program)

Process according to rules 1 through 9 above and 11 below.

11. Endorsements

With two exceptions (described below), the effective date for a 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 waiting period rule listed under B.1 or B.2 above must be used.

The *two exceptions* are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of 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 waiting period rule listed under B.1 or B.2 above does not apply.

Second, 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 and the presentment of additional premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 applies 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 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.

12. Renewals with 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

is generated at least 30 days before renewal with coverage more than the inflation increase option, the new limits will apply at policy 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.

13. Renewals with higher PRP limits

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

14. Renewals with deductible reduction

The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

IX. COVERAGE

A. Limits of Coverage

Coverage may be purchased subject to the maximum limits of coverage available under the Program phase in which the community is participating. Duplicate policies are not allowed.

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage.

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

For all new and renewal policies effective on or after May 1, 2003, the ICC limit of liability is \$30,000. The Standard Flood Insurance Policy (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:

- a. Be a repetitive loss structure as defined, for which 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*
- b. 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 two exceptions, where the discovery of 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 two exceptions to apply.

The two 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 have 30 days to pay the additional premium due, or 60 days to obtain additional information and then 30 days to pay the additional premium due, for the remainder of the policy 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 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 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-Special Flood Hazard Area, Zone X, and at the time of the loss the property is determined to be located in Zone AE, then the claim is paid in accordance with the coverage limitations applicable to Zone AE.

E. Loss Assessments

The SFIP 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 does not provide assessment coverage. The Dwelling Form provides assessment coverage only under the circumstances, and to the extents, described below.

1. No RCBAP

- 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.
- 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 Percent of the Building Replacement Cost

- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to at least 80 percent 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 percent of the association's building replacement cost.
- The loss assessment coverage under the Dwelling Form will not cover the association's policy deductible purchased by the condominium association.
- 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 building coverage limit under the Dwelling Form.

3. RCBAP Insured to Less than 80 Percent of the Building Replacement Cost

- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80 percent of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its coinsurance penalty.
- The covered damages to the condominium association building must be greater than 80 percent 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 "D. Assessment Coverage" on page CONDO 7 and Section III. C. 3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

F. Improvements and Betterments and Tenant's Coverage

Under the Standard Flood Insurance Policy, coverage for improvements and betterments is provided for tenants who have purchased personal property coverage. The maximum amount payable for this coverage, which applies to fixtures, alterations, installations, or additions made or acquired solely at the tenant's expense and comprising part of an insured building, is 10 percent of the personal property limit of liability shown on the Declarations Page. Use of improvements and betterments coverage reduces the amount of coverage available for personal property.

A tenant may purchase higher limits of coverage for improvements and betterments under the building coverage if the lease agreement with the building owner:

- Requires that the tenant purchase insurance coverage for the tenant's improvements and betterments that are made or acquired; and
- States that the tenant is responsible for the repair of the building and/or improvements and betterments that become damaged.

Duplicate coverage is not permitted under the NFIP, so only one policy can be issued for building coverage, and the amount of building coverage cannot exceed the maximum allowable under the Act. The policy may be issued either in the name of the building owner or in the names of the building owner and the tenant.

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are applied when 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 NFIP. 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 (see Tentative Rates on page RATE 21).

B. Submit-For-Rate

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual. Certain risks must be submitted to the NFIP Underwriting Unit to determine the appropriate rate. Refer to page GR 9 for the applicable waiting period.

Submit-for-rate policies must be rerated annually using the newest rates. If the NFIP Direct or WYO company does not have all the underwriting information, it must request the missing information from the insured in order to properly rate the risk.

Pre-FIRM risks may not be rated using the submit-for-rate process except for buildings with subgrade crawlspaces as described on page RATE 25, paragraph G.

C. Provisional Rates

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

D. Buildings in More Than One Flood Zone

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

This condition applies even though the portion of the building located in the more hazardous zone may not be covered under the SFIP, such as a deck.

E. Different Base Flood Elevations (BFEs) Reported

When the BFE shown on a Flood Zone Determination Company's form is different than the BFE shown on the property owner's Elevation Certificate, the BFE shown on the Elevation Certificate must be used to rate the policy.

F. Flood Zone Discrepancies

When presented with two different flood zones, use the more hazardous flood zone for rating unless the building qualifies for the grandfathering rule (see XIV.C. on page RATE 22).

XI. MISCELLANEOUS RULES

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 presentment of premium must be mailed promptly to the NFIP. The date of receipt of premium for the NFIP insurer is determined by either the date received at its offices or the date of certified mail. In the context of submission of applications, endorsements, and premiums to the NFIP, 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 paragraph following VIII.B.2. on page GR 8.

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 NFIP insurer more than 10 days from the application date. The date of certification becomes the date of receipt at the NFIP.

C. Delivery of the Policy

The producer is responsible for delivering the declarations page and the policy contract of a new policy to the insured and, if appropriate, to the lender. Renewal policy documentation is sent directly to the insured.

D. Assignment

A property owner's flood insurance building policy may be assigned in writing to a purchaser of the insured property upon transfer of title without the written consent of the NFIP.

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

E. Producers' Commissions (Direct Business Only)

The earned commission may be paid only to property or casualty insurance 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 Prepaid Amount (less the Federal Policy Fee) for the policy term, the commission will be 15 percent of the first \$2,000 of annualized premium and 5 percent 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 building and contents policy was separately written.

For calculation of commission on an RCBAP, see the CONDO section.

F. Contract Agent Rule

A "Contract Agent" is an employee of a WYO Company, or an agent under written contract with 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 or employee's receipt of the premium and completion of the application.

An agent under written contract to a WYO Company is not a Contract Agent if the WYO Company reserves the right to reject the risk. The effective date for a policy *not* written through a Contract Agent has a waiting period that begins on the WYO Company's receipt of the premium and completed application.

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 or employee.

APPLICATION

I. USE OF THE FORM

The NFIP Flood Insurance Application form, or a similar form for WYO companies, must be used for all flood insurance policies except the Preferred Risk Policy.

This section includes important guidance to carry out the regulatory intent and instructions on the rating of the different building types.

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

- 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
- The elevation of the building

II. BUILDING DESCRIPTION

For purposes of the NFIP, distinctions have been made among the following building types:

- Building Occupancy
 - Single family
 - 2-4 family
 - Other residential
 - Non-residential (including hotel/motel)
- Basement, Enclosure, Crawlspace
 - None
 - Finished Basement/Enclosure
 - Unfinished Basement/Enclosure
 - Crawlspace
 - Subgrade Crawlspace
- Number of floors in entire building
 - 1
 - 2
 - 3 or more
 - Split level
 - Townhouse/Rowhouse (RCBAP lowrise only)
 - Manufactured (mobile) home on foundation, including doublewide or travel trailer

- Elevated building

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.

For Post-FIRM buildings in V Zones, elevated on solid perimeter foundation walls, submit the Application to the NFIP Bureau's Underwriting Department for rating.

III. SCHEDULED BUILDING POLICY

1. To obtain a Scheduled Building Policy, an Application must be completed for each building and/or contents for which coverage is requested.
2. For each scheduled building (building and/or contents coverage), the Federal Policy Fee is \$35.00 per building.
3. All Flood Insurance Application forms must be completed in accordance with all Flood Insurance Manual rules and the Scheduled Building Policy qualifications.
4. If requesting a Scheduled Building Policy, indicate Building #1, Building #2, etc., in the upper right corner of each Application. Staple together the Applications as a single unit.

IV. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM

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

A. Policy Status

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or a RENEWAL of an existing policy. If the application is for a renewal, enter the current 10-digit NFIP policy number.

B. Policy Term (Billing/Policy Period)

Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND

MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in the "Second Mortgagee or Other" section.

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 in the "Signature" section. The standard waiting period is 30 days.

NOTE: Refer to the General Rules section, page GR 9-10, for exceptions to the standard waiting period.

C. Agent Information

Enter the producer's name, agency name and number, address, city, state, ZIP Code, telephone number, and fax number. Enter the producer's Tax I.D. Number.

D. Insured Mail Address

Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured.

If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, the "Property Location" section of the Application must be completed. If there is more than one building at the property location, see "H. Property Location" in the next column for further instructions.

E. Disaster Assistance

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency, and enter the insured's case file number.

If NO is checked, no further information is required.

F. Property Location

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

If more than one building is at the location of the insured property, use the "Property Location" section to specifically identify the building. An example would be where five buildings with the

same mailing address and location are insured with separate policies. Describe briefly the building (barn, silo, etc.) in this section or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured. A clear description of the insured's property is important.

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

If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

G. First Mortgagee

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number. If not available at the time of application, the loan number should be added to the policy by submitting a General Change Endorsement form.

For condominium association applications, the mortgagees for the individual condominium unit owners must not be entered here. The General Property Form and RCBAP provide coverage for the entire building and the real property elements, including all units within the building and the improvements within the units.

H. Second Mortgagee, Loss Payee or Other

Identify additional mortgagees by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.

For condominium associations, follow the appropriate instructions provided under "F. First Mortgagee."

If more than one 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. Provide the disaster assistance case number.

I. Community Rating Map Information

Enter the map information that will be used for rating.

Enter name of the county or parish where the property is located.

NOTE: The mailing address may or may not reflect the community where the property is located. Do not rely on the mailing address when determining community status and identification. Because of possible changes in the Flood Insurance Rate Map (FIRM), do not rely on information from a prior policy.

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 one panel (i.e., a flat map), the community number will consist of only six digits. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of application.

NOTE: Not all communities that have been assigned NFIP community numbers are participating in the National Flood Insurance Program. Policies may not be written in nonparticipating communities.

Community number and status may be obtained by calling the NFIP insurer, by consulting a local community official, or by checking the NFIP *Community Status Book* online (<http://www.fema.gov/fema/csb.shtm>).

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

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

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).

Determine whether the community is located in a Coastal Barrier Resource System (CBRS) or Otherwise Protected Area. See CBRS section for additional information.

J. Current Community Map Information

Complete this section only if the grandfathering rule is being applied.

Check YES if grandfathering; otherwise check NO.

If YES:

- Check whether the building was built in compliance or has had continuous coverage.
- Enter the prior policy number if grandfathering for continuous coverage.
- Enter the current community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE.

K. State-Owned Property and Buildings on Federal Land

Check YES if the building is owned by a state government; otherwise, check NO.

Check YES if the building is located on federal land; otherwise, check NO.

NOTE: If the property is federally leased, refer to the Leased Federal Property Section for guidance.

L. Building

Complete all required information in this section.

• Building Occupancy

Indicate the type of occupancy for the building (i.e., single family, 2-4 family, other residential, or non-residential).

• Basement/Enclosure/Crawlspace/Subgrade Crawlspace

Indicate whether the building contains a basement (i.e., lowest floor below ground on all sides). If an enclosure is the lowest floor for rating, use the "With Basement/Enclosure/Crawlspace/Subgrade Crawlspace" Rate Table to determine the rate. (See Crawlspace on page RATE 25.)

If the enclosure/crawlspace is not the lowest floor for rating, use the "Without Basement/Enclosure/Crawlspace/Subgrade Crawlspace" Rate Table and describe the building as "Without Basement/Enclosure/Crawlspace/Subgrade Crawlspace." In Post-FIRM rated A zones, this means that the enclosure was designed with proper openings. In Post-FIRM V zones constructed before October 1, 1981, the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment in the enclosure is below the BFE.

- Number of Floors or Building Type

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

If the building type is a townhouse/rowhouse being covered under an RCBAP, check "Townhouse/Rowhouse (RCBAP Lowrise Only)."

If the building is a manufactured (mobile) home or travel trailer on a foundation, check "Manufactured (Mobile) Home on Foundation" regardless of the building's size. Dimensions of manufactured (mobile) homes and travel trailers are used only for determining replacement cost eligibility, not for rating.

- Number of Occupancies (Units)

For other than single family dwellings, indicate the number of units.

- Condominium Form of Ownership

Check YES if the building is under a Condominium Form of Ownership; otherwise check NO. (A homeowners association [HOA] may differ from a condominium form of ownership.) Refer to pages CONDO 8-9 for rating guidelines.

- Condo Coverage

If condominium coverage is being purchased, indicate whether the coverage is for a condominium unit or the entire condominium building.

- Residential Condominium Building Association Policy

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.

- Estimated Replacement Cost

Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

- Insured's Principal Residence

Indicate whether the building is the policyholder's principal residence.

- Building in Course of Construction

Indicate whether the building is in the course of construction.

- Building Walled and Roofed

Indicate whether the building is walled and roofed. (See Building definition on page DEF 1.)

- Elevated Building

Indicate whether this is an elevated building. If it is, also indicate, in the next block, whether the area below the lowest elevated floor is free of obstruction or with obstruction.

For all elevated buildings using elevation for rating, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.

- Buildings Over Water

Check NO if the building is not located over water. If building is located over water, indicate partially or entirely. (See Buildings Over Water on page GR 4.)

- Describe Building and Use

For other than 1-4 family dwellings, describe the insured building and its use. This includes manufactured (mobile) homes and travel trailers, other residential structures, and non-residential buildings. For all manufactured (mobile) homes and travel trailers, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.

M. Contents

Check the box that describes the location of the contents to be insured. Describe any contents that are not personal property household contents.

If only building insurance is to be purchased, be sure to notify the applicant of the availability of contents insurance. 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.

N. Construction Data

1. Construction Date

Check one of the five blocks in the first part of this section, and enter the appropriate date for the date of construction or building permit date. (For substantial improvement, see the "Substantial Improvement Exception" instructions that follow.)

In the Emergency Program, provide the month/day/year of construction. If the month and day are unknown, enter July 1 (07/01) and enter the best information for the year of construction. The rest of the sections should be left blank.

If the building was constructed or substantially improved on or before December 31, 1974, or before the effective date of the initial FIRM for the community, the building is considered Pre-FIRM construction. Otherwise, the building is considered Post-FIRM.

If the building was substantially improved, enter the actual month, day, and year that substantial improvement started or the building permit date.

If the building was substantially damaged, enter the actual month, day, and year that substantial damage occurred. Substantial improvement includes buildings that have incurred "substantial damage" regardless of the actual repair work performed. The agent must obtain and submit a statement from a community official before the building can be considered substantially damaged.

If the policy is for a manufactured (mobile) home or travel trailer located outside a manufactured (mobile) home park or subdivision, enter the date of permanent placement of the manufactured (mobile) home. See the Rating section of this manual for rules for manufactured (mobile) homes located in manufactured (mobile) home parks and subdivisions.

Compare the date of construction or substantial improvement with the effective date of the initial FIRM to determine if the building was constructed Pre- or Post- the effective date of the initial FIRM.

- Substantial Improvement Exception

For new applications, renewal applications, and endorsements when making a *rating correction concerning a substantial improvement* to a Pre-FIRM building where the improvement is an addition to the building and it meets the conditions of Pre-FIRM construction, found on pages RATE 15-16 of this manual, the producer should complete the Construction Data section of the Application as follows:

- a. Enter the date of construction for the Pre-FIRM part of the building (not the date of construction of the addition). This date will be shown as the construction date on the declarations page.
- b. Do not respond to the question IS BUILDING POST-FIRM CONSTRUCTION? Instead, complete the top part of this section as follows:

"Substantial Improvement but continues to be Pre-FIRM."
- c. Supply the elevation data for the ADDITION.
- d. Complete the remainder of both parts of the Construction Data section in the usual manner.

If a policyholder elects to use the normal Post-FIRM rating for substantial improvement, the producer must complete Part 2 of the Application as indicated.

- Post-FIRM Construction

Check YES if the building is Post-FIRM construction or substantially improved; otherwise check NO.

2. Elevation Information

Elevation information must be completed in the second part of the Construction Data section.

- Building Diagram Number and Lowest Adjacent Grade

Provide the building diagram number and lowest adjacent grade from the Elevation Certificate (EC).

NOTE: Elevation Certificates certified on or after April 1, 2010, must be submitted on the 2009 EC form (OMB expiration 2012). The EC must meet all of the photograph requirements that are described on pages CERT 1-2 of this manual. *An EC submitted without the required photographs is not considered valid for rating.*

The lowest adjacent grade is not required for buildings without estimated BFE located in AO and unnumbered A and V zones. Policies rated using the Floodproofing Certificate do not require either the lowest adjacent grade or the diagram number.

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.

- Elevation Certification

Enter the elevation certification date for all new business applications.

- Elevation Information for Buildings in the Course of Construction

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. The NFIP requires the agent to describe and rate the structure based on the proposed plans. Building photographs are not required.

Buildings in the course of construction are to be rated the same as completed construction. A renewal application and a new EC with required building photographs must be submitted at renewal time. For example, if the building is elevated and the proposed plans show an enclosure, the building must be described as elevated with an enclosure. The only exception is when an EC was prepared in the course of construction, and the surveyor was able to provide all as-built elevation information required on the EC.

- Lowest Floor Elevation and Related Items

Use the building diagrams on pages CERT 23-25 to determine the correct lowest floor. See pages LFG 1-7 for information about determining the lowest floor for rating. When entering elevation data, **drop hundredths of a foot** and show only tenths of a foot. For example, if the elevation difference is 10.49', enter 10.4'; do not round up to 10.5'.

- Wave Height Adjustment

In Zones V, V1-V30, and VE, if NO is checked for the question about Effects of Wave Action, refer to pages RATE 30-31 for guidelines for FIRMS with wave heights.

- Floodproofing

If YES is checked for Floodproofed and the FIRM zone entered in the Community section of the Application is V, V1-V30, or VE, the Application must be submitted to the NFIP for underwriting and rating. For all other zones, refer to pages RATE 31-32 for elevation difference and rating guidelines.

To receive credit for floodproofing, the completed floodproofing 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 of the community's floodproofing eligibility and their rescission date, but not on or after the rescission date. (See pages CERT 5-6 for a list of communities approved for residential basement floodproofing.)

O. Coverage and Rating

- Deductible and Deductible Buyback

Enter the deductible amount for building and/or contents. Also indicate whether the applicant is "buying back" a \$1000 deductible. Refer to page RATE 12 to buy back a \$1000 deductible. (See deductible factors on pages RATE 13 and CONDO 22.)

- • Coverage
Check desired coverage against the “Amount of Insurance Available” table on page RATE 1. Then enter the limits.

- • Rating
Enter the rates. Add additional charges/credits, ie., deductible reduction/increase, ICC Premium, CRS Premium Discount, Probation Surcharge (if any), and Federal Policy Fee. Calculate the Total Prepaid Amount.

- • Rate Type
Select rate type. Note that a new rate type, Leased Federal Property (LFP), has been added. (For more information on Leased Federal Property, see LFP Section.)

- • Community Rating System
Effective May 1, 2008, the Community Rating System (CRS) discount is not available on NFIP policies for Post-FIRM structures located in a Special Flood Hazard Area (SFHA) where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the exception of (1) Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE, and (2) subgrade crawlspaces with certification.

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.'"

■ **P. Signature**

The producer must sign the Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order

for the Total Prepaid Amount, payable to the NFIP, must accompany 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. A credit card payment by VISA, MasterCard, American Express, Discover, or Diners Club will also be acceptable if a disclaimer form, signed by the insured, is 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 by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

V. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

After completing Part 1 of the Flood Insurance Application, the producer must complete all relevant items in Part 2 of the Application for the following risks:

- Post-FIRM construction located in Zones A1-A30, AE, AH, AO, A, V1-V30, VE, and V.
- Pre-FIRM construction using optional Post-FIRM rating located in Zones A1-A30, AE, AH, AO, A, V1-V30, VE, and V.

Part 2 of the Application collects information about risk factors affecting the building, occupancy information, and elevation data relative to the ground level. A completed Elevation Certificate must be attached to the Application before sending it to the NFIP.

To complete Part 2 of the Application, the producer must:

- Obtain all necessary information from the applicant. Then select the building diagram that best illustrates the applicant's building. These diagrams are shown in the Elevation Certificate and Instructions, which are reproduced in the Special Certifications section of this manual.
- Transcribe the information from the applicant and Elevation Certificate onto Part

2 of the Application. For renewal applications, enter the policy number in the space at the top of the form. Be sure to have the applicant or the applicant's representative sign and date the bottom of the form.

The applicant or the applicant's representative must complete all numbered sections of the form, check all appropriate boxes, provide all information, and respond to all YES/NO questions that are applicable to the building. (For example, Section II should be completed only for Elevated Buildings.)

SECTION I—ALL BUILDING TYPES

1. The number of the building diagram selected is entered here. Use the diagrams shown at the end of the Elevation Certificate and Instructions.
- 2.-4. The agent may obtain the requested elevation information from Section C of the Elevation Certificate, or the applicant or the applicant's representative may provide this information. If the applicant or the applicant's representative furnishes these measurements, they must be taken with a ruler or tape measure. All measurements are rounded to the nearest foot using the ground (grade) immediately next to the building.

NOTE: The terms "grade" and "ground" are used interchangeably. The intent is that man-made alterations of the grade, such as a declining driveway into a building or a dugout entrance to a basement, do not represent ground level.

5. If "OTHER" is checked in Question 5b, a brief description of the source must be provided.
6. If the answer to Question 6a is NO, Question 6b should be disregarded.
7. If the answer to Question 7a is NO, Questions 7b, 7c, 7d, and 7e should be ignored.

SECTION II—ELEVATED BUILDINGS

If the building is a manufactured (mobile) home/travel trailer that has been elevated, complete this section in addition to Sections I and III.

8. Check the type of foundation used for the building.
9. If YES is checked, check the appropriate item(s).
10. **Refer to page LFG 1** to verify that the area below the elevated floor satisfies the definition of an enclosed area.

If Question 10a is NO, do not answer Questions 10b through 10f.

In Question 10b, enter the size of the area in square feet.

If Question 10c is YES, check the single most appropriate of boxes 1-4.

In Question 10d, check YES if the area is constructed with openings (excluding doors), within 1 foot of adjacent grade, to allow the passage of flood waters. Enter the number of openings and their total area in square inches.

If Question 10e is YES, provide a description.

In Question 10f, check YES if the enclosed area/garage has more than 20 linear feet of finished wall, paneling, etc; otherwise, check NO.

SECTION III—MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

11. Fill in the make, year of manufacture, model number, and serial number.
12. Enter the dimensions, excluding any permanent addition or extension to the manufactured (mobile) home or travel trailer.
13. Check YES if permanent additions or extensions are present; otherwise, check NO. If YES, enter dimensions.
14. If OTHER is checked, describe the anchoring system.
15. Check the appropriate box for how the manufactured (mobile) home was installed.
16. Check YES if the manufactured (mobile) home is located in a manufactured (mobile) home park or subdivision; otherwise, check NO.

VI. MAILING INSTRUCTIONS

After completing all sections on the Application, attach all required certifications or other

documents to the applicant's check, draft, or money order, payable to the NFIP for the Total Prepaid Amount.

A credit card payment by VISA, MasterCard, American Express, Discover, or Diners Club will also be acceptable if a disclaimer form, signed by the insured, is 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 by the producer, the 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 Application with the Total Prepaid Amount to the NFIP. Distribute copies of the Application to the agency file, the applicant, and the mortgagee. A copy of the Application and a copy of the premium payment are sufficient to satisfy the mortgagee's proof-of-purchase requirements.

After receipt of the Application and total prepaid amount, the NFIP will process the Application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declaration page will be mailed to the producer and mortgagee(s).

VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an Application is not complete, or if the information presented on the Application is not correct, the Application will not be processed but

will be placed in a pending file until the completed or corrected information is provided by the producer. For the NFIP direct business, if the missing information is not provided, a policy will be issued using Tentative Rates. If insufficient information is available to tentatively rate the policy, the flood insurance will be rejected and the premium remittance refunded. For NFIP direct business, in the case of incomplete applications, the NFIP Servicing Agent will send the producer a transmittal document and a letter requesting the incomplete or missing information. Copies of this letter will be provided to the named insured and mortgagee(s). The producer should provide the additional or corrected information to the NFIP Servicing Agent along with the transmittal document.

Since coverage cannot be conferred in excess of the coverage that can be purchased for the amount presented (received by the NFIP), it is important that underpayment errors be corrected immediately. In the case of an underpayment, when both building 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.

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THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

CURRENT POLICY NUMBER

NEW

RENEWAL

IMPORTANT— PLEASE PRINT OR TYPE

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER		POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY <input type="checkbox"/> LOAN TRANSACTION—NO WAITING <input type="checkbox"/> LENDER REQUIRED—NO WAITING (SFHA ONLY)		
	NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: AGENCY NO.: _____ AGENTS TAX ID: _____ PHONE NO.: _____ FAX NO.: _____		NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED: IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).		
AGENT INFORMATION	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" 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): _____ ENTER CASE FILE NUMBER _____		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME AND ADDRESS <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____		
	NAME AND ADDRESS OF FIRST MORTGAGEE LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____		LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____		
DISASTER ASSISTANCE	RATING MAP INFORMATION NAME OF COUNTY/PARISH _____ COMMUNITY NO./PANEL NO. AND SUFFIX _____ FIRM ZONE _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY		GRANDFATHERED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE ? <input type="checkbox"/> CONTINUOUS COVERAGE ? PRIOR POLICY NO. _____ CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX _____ CURRENT FIRM ZONE _____ CURRENT BFE _____		
	IS INSURED BUILDING OWNED BY STATE GOVERNMENT? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO : IS BUILDING LOCATED ON FEDERAL LAND? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO				
MORTGAGEE	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)	NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE 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 (RCBAP LOWRISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME / TRAVEL TRAILERS HOME ON FOUNDATION	CONDO FORM OF OWNERSHIP? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO CONDO COVERAGE IS FOR: <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS _____ (INCLUDE NON-RES) <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE	IS BUILDING IN THE COURSE OF CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ? IS BUILDING WALLED AND ROOFED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER ? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY IS BUILDING ELEVATED ? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION IF ELEVATED, COMPLETE PART 2 OF APPLICATION.	BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER : _____ FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III.
	BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE	IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____	ESTIMATED REPLACEMENT COST AMOUNT \$ _____ IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		
COMMUNITY	CONTENTS LOCATED IN: <input type="checkbox"/> BASEMENT/ENCLOSURE <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 ONE FULL FLOOR <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)				
	IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____ ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX) <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> 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"/> DATE OF CONSTRUCTION <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT				
BUILDING	IS BUILDING POST-FIRM CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF POST-FIRM CONSTRUCTION IN ZONES A, A1-30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. BUILDING DIAGRAM NUMBER _____ 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 checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)				
	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO				
CONTENTS	COVERAGE BASIC LIMITS ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) DEDUCTIBLE BASIC AND ADDITIONAL TOTAL PREMIUM				
	AMOUNT OF INSURANCE RATE ANNUAL PREMIUM AMOUNT OF INSURANCE RATE ANNUAL PREMIUM PREM. REDUCTION/ INCREASE TOTAL AMOUNT OF INSURANCE				
BUILDING .00 .00 .00 .00 .00 .00 .00					
CONTENTS .00 .00 .00 .00 .00 .00 .00					
RATE TYPE: (ONE BUILDING PER POLICY— BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK FACTOR RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM		PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, & 4		ANNUAL SUBTOTAL \$ _____ ICC PREMIUM _____ SUBTOTAL _____ CRS PREMIUM DISCOUNT _____ % SUBTOTAL _____ PROBATION SURCHARGE + _____ FEDERAL POLICY FEE + _____ TOTAL PREPAID AMOUNT \$ _____			
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YYYY) _____ (OVER) _____					

NFIP COPY

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION PART 2 IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

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

- Post-FIRM construction located in Zones A, A1-A30, AE, AH, AO, V, V1-V30, and VE.
- Pre-FIRM construction located in Zones A, A1-A30, AE, AH, AO, V, V1-V30, and VE when using optional Post-FIRM rating.

<input type="checkbox"/> NEW <input type="checkbox"/> RENEWAL	CURRENT POLICY NUMBER FL _____ IF NEW, LEAVE BLANK
--	--

SECTION I—ALL BUILDING TYPES

- Diagram number selected from Building Diagrams 1-9:
- The lowest floor is (round to nearest foot):
 feet above below (check one) the lowest ground (grade) immediately next to the building.
- The garage floor (if applicable) or elevated floor (if applicable) is (round to nearest foot):
 feet above below (check one) the lowest ground (grade) immediately next to the building.
- Machinery or equipment located at a level lower than the lowest floor is (round to nearest foot):
 feet below the lowest floor.
- Site location
 - Approximate distance of site location to nearest shoreline:
 Less than 200 feet 500 to 1000 feet
 200 to 500 feet More than 1000 feet
 - Source of flooding:
 Ocean River/stream
 Lake Other: _____

- If yes, check the appropriate items:
- | | | |
|--|---|--|
| <input type="checkbox"/> 1 Furnace | <input type="checkbox"/> 5 Heat pump | <input type="checkbox"/> 8 Air conditioner |
| <input type="checkbox"/> 2 Hot water heater | <input type="checkbox"/> 6 Fuel tank | <input type="checkbox"/> 9 Cistern |
| <input type="checkbox"/> 3 Elevator equipment | <input type="checkbox"/> 7 Washer & dryer | <input type="checkbox"/> 10 Food freezer |
| <input type="checkbox"/> 4 Other equipment or machinery servicing the building | | |

- Garage
 - Is the garage attached to or part of the building?
 YES NO
 - Total area of the garage: _____ square feet.
 - Are there any openings (excluding doors) that are designed to allow the passage of flood waters through the garage?
 YES NO
 If yes, number of permanent openings (flood vents) within 1 foot above the adjacent grade: _____. Total area of all permanent openings (flood vents): _____ square inches.
 - Is the garage used solely for parking of vehicles, building access, and/or storage?
 YES NO
 - Does the garage contain machinery or equipment?
 YES NO
 If yes, check the appropriate items:

<input type="checkbox"/> 1 Furnace	<input type="checkbox"/> 5 Heat pump	<input type="checkbox"/> 8 Air conditioner
<input type="checkbox"/> 2 Hot water heater	<input type="checkbox"/> 6 Fuel tank	<input type="checkbox"/> 9 Cistern
<input type="checkbox"/> 3 Elevator equipment	<input type="checkbox"/> 7 Washer & dryer	<input type="checkbox"/> 10 Food freezer
<input type="checkbox"/> 4 Other equipment or machinery servicing the building		
 - Does the garage have more than 20 linear feet of finished wall paneling, etc.
 YES NO

**SECTION II - ELEVATED BUILDINGS
(Including Manufactured [Mobile] Homes / Travel Trailers)**

- Elevating foundation of the building:
 1 Piers, posts, or piles
 2 Reinforced masonry piers or concrete piers or columns
 3 Reinforced concrete shear walls
 4 Solid perimeter walls (Note: Not approved for elevating in Zones VI-V30, VE, or V.)
- Does the area below the elevated floor contain machinery or equipment?
 YES NO
 If yes, check the appropriate items:

<input type="checkbox"/> 1 Furnace	<input type="checkbox"/> 5 Heat pump	<input type="checkbox"/> 8 Air conditioner
<input type="checkbox"/> 2 Hot water heater	<input type="checkbox"/> 6 Fuel tank	<input type="checkbox"/> 9 Cistern
<input type="checkbox"/> 3 Elevator equipment	<input type="checkbox"/> 7 Washer & dryer	<input type="checkbox"/> 10 Food freezer
<input type="checkbox"/> 4 Other equipment or machinery servicing the building		
- Area below the elevated floor:
 - Is the area below the elevated floor enclosed?
 YES NO
 If yes, check one of the following:
 1 Partially 2 Fully
 If 10a is NO, do not answer 10b through 10f.
 - If enclosed, provide size of enclosed area/crawlspace:
 square feet.

- Is the area below the elevated floor enclosed using materials other than insect screening or light wood lattice?
 YES NO
 If yes, check one of the following:

<input type="checkbox"/> 1 Breakaway walls
<input type="checkbox"/> 2 Solid wood frame walls
<input type="checkbox"/> 3 Masonry walls
<input type="checkbox"/> 4 Other: _____
- Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of flood waters through the enclosed area?
 YES NO
 If yes, number of permanent openings (flood vents) within 1 ft. above adjacent grade _____. Total Area of all permanent openings (flood vents) square inches
- Is the enclosed area/crawlspace used for any purpose other than solely for parking of vehicles, building access, or storage?
 YES NO
 If yes, describe: _____
- Does the enclosed area/garage have more than 20 linear feet of finished wall, paneling, etc.?
 YES NO

SECTION III—MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS

- Manufactured (Mobile) Home Data:
 Make: _____
 Year of manufacture: _____
 Model number: _____
 Serial number: _____
- Manufactured (mobile) home dimensions: _____x _____feet.
- Are there any permanent additions or extensions to the manufactured (mobile) home?
 YES NO
 If yes, the dimensions are: _____x _____feet.

- The manufactured (mobile) home's anchoring system utilizes:

<input type="checkbox"/> 1 Over-the-top ties	<input type="checkbox"/> 4 Ground anchors
<input type="checkbox"/> 2 Frame ties	<input type="checkbox"/> 5 Slab anchors
<input type="checkbox"/> 3 Frame connectors	<input type="checkbox"/> 6 Other: _____
- The manufactured (mobile) home was installed in accordance with:
 1 Manufacturer's specifications
 2 Local floodplain management standards
 3 State and/or local building standards
- Is the manufactured (mobile) home located in a manufactured (mobile) home park/subdivision?
 YES NO

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

_____ SIGNATURE OF INSURANCE AGENT/BROKER	_____ DATE (MM/DD/YY)
--	-----------------------------

RATING

This section contains information, including rate tables, required to accurately rate a 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 on pages RATE 49 through RATE 63.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

I. AMOUNT OF INSURANCE AVAILABLE

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

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

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

NOTE: For RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per

\$100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. 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	.76	.96
Non-Residential	.83	1.62

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES^{1, 2}
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .57	.96 / 1.03	.76 / .57		.76 / 1.19		.83 / 1.14	
	With Basement	.81 / .84	.96 / .86	.81 / .84		.76 / .99		.88 / 1.12	
	With Enclosure	.81 / 1.02	.96 / 1.03	.81 / 1.02		.81 / 1.25		.88 / 1.41	
	Elevated on Crawlspace	.76 / .57	.96 / 1.03	.76 / .57		.76 / 1.19		.83 / 1.14	
	Non-Elevated with Subgrade Crawlspace	.76 / .57	.96 / .86	.76 / .57		.76 / 1.19		.83 / 1.14	
	Manufactured (Mobile) Home ³	.76 / .57	.96 / 1.03					.83 / 1.14	
CONTENTS LOCATION	Basement & Above ⁴				.96 / .86		.96 / .86		1.62 / 1.92
	Enclosure & Above ⁵				.96 / 1.03		.96 / 1.03		1.62 / 2.30
	Lowest Floor Only - Above Ground Level				.96 / 1.03		.96 / 1.03		1.62 / 1.01
	Lowest Floor Above Ground Level and Higher Floors				.96 / .71		.96 / .71		1.62 / .86
	Above Ground Level - More than One Full Floor				.35 / .13		.35 / .13		.24 / .13
	Manufactured (Mobile) Home ³								1.62 / 1.01

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	.99 / 1.48	1.23 / 2.54	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	With Basement	1.06 / 2.21	1.23 / 2.14	1.06 / 2.21		1.06 / 4.09		1.16 / 4.23	
	With Enclosure	1.06 / 2.61	1.23 / 2.53	1.06 / 2.61		1.06 / 4.57		1.16 / 4.72	
	Elevated on Crawlspace	.99 / 1.48	1.23 / 2.54	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.48	1.23 / 2.14	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 2.53					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above ⁴				1.23 / 2.14		1.23 / 2.14		2.14 / 5.00
	Enclosure & Above ⁵				1.23 / 2.53		1.23 / 2.53		2.14 / 5.39
	Lowest Floor Only - Above Ground Level				1.23 / 2.53		1.23 / 2.53		2.14 / 4.52
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.23		1.23 / 2.23		2.14 / 3.90
	Above Ground Level - More than One Full Floor				.47 / .32		.47 / .32		.45 / .43
	Manufactured (Mobile) Home ³								2.14 / 9.80

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	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home ³	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above ⁴				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above ⁵				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.85 / .53

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

² Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the procedures from the Specific Rating Guidelines for policy processing.

³ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

⁴ Includes subgrade crawlspace.

⁵ Includes crawlspace.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

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	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home ¹	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above ⁵				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above ⁶				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								.85 / .53

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	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	Non-Elevated with Subgrade Crawlspace	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	Manufactured (Mobile) Home ¹	1.45 / .75	1.31 / .80					2.49 / .93	
CONTENTS LOCATION	Basement & Above ⁵				***		***		***
	Enclosure & Above ⁶				***		***		***
	Lowest Floor Only - Above Ground Level				1.11 / .69		1.11 / .69		1.95 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .47		1.11 / .47		1.95 / .59
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ¹								1.95 / .62

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³	.28 / .08	.23 / .08	.37 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ⁴	.93 / .21	1.01 / .36	1.17 / .24	1.97 / .31

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Zones AO, AH Buildings With Basement/Enclosure/Crawlspace/Subgrade Crawlspace: Submit for Rating

³ "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

⁴ "Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

⁵ Includes subgrade crawlspace.

⁶ Includes crawlspace.

***SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor No Basement/Enclosure/Crawlspace ⁴		More than One Floor No Basement/Enclosure/Crawlspace ⁴		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.39 / .08	.26 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.69 / .09	.46 / .10	.47 / .08	.29 / .08	.31 / .08	.25 / .08	.88 / .09	.72 / .08
0	1.43 / .11	1.32 / .12	1.04 / .10	.80 / .15	.74 / .09	.60 / .16	2.25 / .11	1.83 / .09
-1 ³	3.80 / 1.39	5.39 / 1.35	3.34 / 1.21	3.65 / .62	1.90 / .67	1.75 / .70	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only – Above Ground Level (No Basement/Enclosure/Crawlspace ⁴)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace ⁴)		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	1.13 / .19
-1 ³	3.74 / .75	2.41 / 1.10	2.11 / .58	1.61 / .70	.60 / .14	1.06 / .14	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One 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	.37 / .12	.24 / .12

¹ If Lowest Floor is –1 because of attached garage, submit application for special consideration. Rate may be lower.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

⁴ Includes subgrade crawlspace.

*** SUBMIT FOR RATING

**TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**UNNUMBERED ZONE A -- WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE^{1,6}**

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential ²	Non- Residential ²	
+5 or more	.35 / .10	.47 / .15	.61 / .12	.64 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	1.08 / .13	.99 / .20	.86 / .17	.97 / .23	
+1	2.07 / .63	2.23 / .74	1.52 / .56	1.45 / .71	
0 or below	***	***	***	***	
+2 or more	.40 / .08	.33 / .09	.50 / .12	.48 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	1.05 / .12	.90 / .18	.84 / .16	.83 / .21	
-1	3.45 / 1.29	4.37 / 1.01	2.68 / .69	2.18 / 1.01	
-2 or below	***	***	***	***	
No Elevation Certificate ⁵	4.02 / 1.41	5.45 / 1.68	3.33 / .99	3.21 / 1.34	No Elevation Certificate

¹ Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating – use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

⁵ For building without basement, enclosure, or crawlspace, Elevation Certificate is optional.

⁶ Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

*** **SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE – BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/Crawlspace ⁵		More than One Floor, No Basement/Encl/Crawlspace ⁵		More than One Floor, With Basement/Encl/Crawlspace ⁵		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ³	2.55 / .46	3.09 / 1.20	2.07 / .46	2.24 / 1.12	1.79 / .46	2.00 / .91	3.83 / .38	5.47 / .34
-1 ⁴	5.45 / 2.79	8.13 / 4.48	4.99 / 2.79	7.00 / 3.41	3.54 / 2.53	3.71 / 3.46	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl/Crawlspace ⁵)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace ⁵)		More than One Floor With Basement/Enclosure/Crawlspace ⁵		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	3.96 / .55	3.50 / 2.56	2.57 / .61	2.44 / 1.53	1.45 / .55	1.45 / .55	3.81 / .61	3.97 / 3.27
-1 ⁴	8.68 / 4.22	8.52 / 7.43	5.12 / 3.27	5.84 / 4.63	1.71 / .55	5.21 / .55	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ³		.56 / .25	.56 / .25	.42 / .25
-1 ⁴		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .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 on page RATE 23 for V Zone Optional Rating.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ These rates are to be used if the lowest floor of the building is at or above BFE.

⁴ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵ Includes subgrade crawlspace.

***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**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

Elevation of the lowest floor above or below BFE adjusted for wave height ²	Elevated Buildings Free of Obstruction ³				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.41	.41	.66	.88	1.34
+3	.41	.41	.80	1.08	1.62
+2	.59	.63	1.03	1.38	2.07
+1	1.08	1.16	1.59	2.12	2.96
0	1.66	1.78	2.04	2.73	3.83
-1	2.40	2.47	2.70	3.56	4.63
-2	3.33	3.51	3.55	4.65	5.93
-3	4.57	4.85	4.57	6.11	7.74
-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 on page RATE 23 for V Zone Optional Rating.

² Wave height adjustment is not required in those cases where the Flood Insurance Rate Map 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 percent of its area open and made of material no thicker than ½ inch; or
 (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

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. See page RATE 20 for more details.

⁴ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

*** **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**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings With Obstruction ⁶				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.53	.53	1.47	1.96	2.91
+3	.54	.54	1.64	2.16	3.29
+2	.70	.70	1.92	2.50	3.82
+1	1.25	1.33	2.35	3.15	4.56
0	1.79	1.88	2.77	3.79	5.14
-1 ⁶	2.47	2.61	3.30	4.38	5.89
-2 ⁶	3.43	3.66	4.10	5.39	7.00
-3 ⁶	4.68	4.98	5.28	6.87	8.83
-4 or below ⁶	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 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 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map 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 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 page RATE 20 for more details.

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

⁶ For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***** SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

PRE-FIRM NOT ELEVATION-RATED RATES^{1,2}

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home ³	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.85 / .53

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

² Base Deductible is \$2,000.

³ The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

POST-FIRM NOT ELEVATION-RATED RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home ²	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								.85 / .53

¹ Base Deductible is \$1,000.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**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 BFE	One Floor, No Basement/Encl/Crawlspace ⁴		More than One Floor, No Basement/Encl/Crawlspace ⁴		More than One Floor, With Basement/Encl/Crawlspace ⁴		Manufactured (Mobile) Home ¹	
	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	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.39 / .08	.26 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.69 / .09	.46 / .10	.47 / .08	.29 / .08	.31 / .08	.25 / .08	.78 / .38	.72 / .08
0	.78 / .21	.74 / .21	.78 / .21	.81 / .15	.74 / .09	.60 / .16	.78 / .38	.95 / .39
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only – Above Ground Level (No Basement/Encl/Crawlspace ⁴)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace ⁴)		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ¹	
	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 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	.77 / .48
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One 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 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.37 / .12	.24 / .12

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

³ These rates are only applicable to Contents-only policies.

⁴ Includes subgrade crawlspace.

**TABLE 6.
PRECALCULATED PRE-FIRM PREMIUM TABLE
FOR SINGLE-FAMILY DWELLINGS**

AMOUNT OF INSURANCE	PREMIUM ¹ EXCLUDING ICC ² AND FEDERAL POLICY FEE ³			
	A, AE, A1-A30, AH, AO, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
BUILDING				
\$ 20,000	\$ 162	\$ 152	\$ 212	\$ 198
\$ 30,000	\$ 243	\$ 228	\$ 318	\$ 297
\$ 40,000	\$ 324	\$ 304	\$ 424	\$ 396
\$ 50,000	\$ 405	\$ 380	\$ 530	\$ 495
\$ 60,000	\$ 486	\$ 456	\$ 636	\$ 594
\$ 70,000	\$ 570	\$ 513	\$ 857	\$ 742
\$ 80,000	\$ 654	\$ 570	\$1,078	\$ 890
\$ 90,000	\$ 738	\$ 627	\$1,299	\$1,038
\$100,000	\$ 822	\$ 684	\$1,520	\$1,186
\$125,000	\$1,032	\$ 827	\$2,073	\$1,556
\$150,000	\$1,242	\$ 969	\$2,625	\$1,926
\$175,000	\$1,452	\$1,112	\$3,178	\$2,296
\$200,000	\$1,662	\$1,254	\$3,730	\$2,666
\$225,000	\$1,872	\$1,397	\$4,283	\$3,036
\$250,000 ⁴	\$2,082	\$1,539	\$4,835	\$3,406
CONTENTS				
\$ 5,000	\$ 48	\$ 48	\$ 62	\$ 62
\$ 10,000	\$ 96	\$ 96	\$ 123	\$ 123
\$ 15,000	\$144	\$144	\$ 185	\$ 185
\$ 20,000	\$192	\$192	\$ 246	\$ 246
\$ 25,000	\$240	\$240	\$ 308	\$ 308
\$ 30,000	\$283	\$292	\$ 415	\$ 435
\$ 40,000	\$369	\$395	\$ 629	\$ 689
\$ 50,000	\$455	\$498	\$ 843	\$ 943
\$ 60,000	\$541	\$601	\$1,057	\$1,197
\$ 70,000	\$627	\$704	\$1,271	\$1,451
\$ 80,000	\$790	\$807	\$1,485	\$1,705
\$ 90,000	\$799	\$910	\$1,699	\$1,959
\$100,000	\$885	\$1,013	\$1,913	\$2,213

¹ Premium before applying any CRS credits or optional deductible factors.

² For building coverage amounts of \$230,000 and less, add \$75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$6. For building coverage amounts above \$230,000, see Footnote 4 below.

³ Add \$35 to the premium selected from the table above to cover Federal Policy Fee.

⁴ Add \$60 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$35	\$50

¹ For the Preferred Risk Policy, the Federal Policy Fee is \$13.00.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. The insured may choose a deductible amount different from the standard \$1,000 for Post-FIRM or the standard \$2,000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

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 on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

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. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. 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.

TABLE 8A. STANDARD DEDUCTIBLES

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$2,000	B, C, X, A99, D	\$1,000		\$1,000
	A, AO, AH, A1-A30, AE, VO, 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**

Single Family and 2-4 Family Building and Contents Policies^{1,2,3}

Deductible Options: Building/Contents	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Deductible Options: Building/Contents	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.100	\$4,000/\$3,000	.800	.875
\$2,000/\$1,000	.950	1.030	\$4,000/\$4,000	.775	.850
\$2,000/\$2,000	.925	1.000	\$5,000/\$1,000	.825	.900
\$3,000/\$1,000	.900	.980	\$5,000/\$2,000	.800	.875
\$3,000/\$2,000	.875	.950	\$5,000/\$3,000	.780	.850
\$3,000/\$3,000	.850	.925	\$5,000/\$4,000	.765	.830
\$4,000/\$1,000	.850	.900	\$5,000/\$5,000	.750	.810
\$4,000/\$2,000	.825	.900			

Single Family and 2-4 Family Building Only or Contents Only Policies^{1,2,3}

Building	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.075
\$2,000	.935	1.000
\$3,000	.885	.945
\$4,000	.835	.890
\$5,000	.785	.840

Contents ⁴	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.100
\$2,000	.900	1.000
\$3,000	.825	.915
\$4,000	.750	.830
\$5,000	.675	.750

Other Residential and Non-Residential Policies^{1,2,5}

Bldg./Contents	Discount From		Amount	Building Only		Contents Only	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.		Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.050	\$1,000	1.000	1.050	1.000	1.050
\$2,000/\$2,000	.960	1.000	\$2,000	.960	1.000	.965	1.000
\$3,000/\$3,000	.930	.970	\$3,000	.925	.965	.940	.975
\$4,000/\$4,000	.910	.950	\$4,000	.900	.935	.915	.950
\$5,000/\$5,000	.890	.930	\$5,000	.875	.910	.890	.925
\$10,000/\$10,000 ⁵	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 ⁵	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 ⁵	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 ⁵	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 ⁵	.565	.600	\$50,000	.475	.500	.550	.575

¹ Deductible factors for the RCBAP are located on page CONDO 22.

² 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.

³ These deductible factors apply for condominium unit owners.

⁴ Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

⁵ 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 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 Standard Flood Insurance Policies except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units, and (4) Group Flood Insurance. For these four cases, ICC

coverage is not available. In a 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 one 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

FIRM	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	A, AE, A1-A30, AO, AH	\$ 6	\$ 4	\$ 6	\$ 4
	AR, AR DUAL ZONES	\$ 6	\$ 4	\$ 6	\$ 4
	POST-'81 V1-V30, VE	\$20	\$14	\$20	\$14
	'75-'81 V1-V30, VE	\$35	\$25	\$35	\$25
	A99, B, C, X, D	\$ 6	\$ 4	\$ 6	\$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	\$75	\$60	\$75	\$60
	AR, AR DUAL ZONES	\$ 6	\$ 4	\$ 6	\$ 4
	V, VE, V1-V30	\$75	\$60	\$75	\$60
	A99, B, C, X, D	\$ 6	\$ 4	\$ 6	\$ 4

- NOTES:** (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units insured under the Dwelling Form or General Property Form, contents-only policies, and Group Flood Insurance Policies.
- (2) **The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.**
- (3) Use only one ICC premium amount listed above for each building to be insured.
- (4) For scheduled building policies, apply ICC premium for each building.
- (5) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
- (6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.
- (7) See RATE 19 for AR Zone and AR Dual Zone Rating information.
- (8) For flood policies issued through the Mortgage Portfolio Protection Program, use the rates and ICC premiums in the table on page MPPP 1.

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.

- 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.)

- Date of Construction—Manufactured (Mobile) Homes/Travel Trailers

The date of construction for a manufactured (mobile) home is different from 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. This rule applies to all manufactured (mobile) homes even if the manufactured (mobile) home is rated and classified as single family.

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.

- 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. However, for insurance purposes, manufactured (mobile) homes that are located or placed in existing manufactured (mobile) home parks or subdivisions, or expansions to existing manufactured (mobile) home parks or subdivisions, are considered Pre-FIRM.

All historic buildings are considered Pre-FIRM as long as the building meets the definition of a historic building. (See the Definitions Section.)

Pre-FIRM buildings that are substantially improved may continue being rated as Pre-FIRM if certain conditions are satisfied. Pre-FIRM rating is applicable ONLY when ALL of the following conditions are met:

- The building must be Pre-FIRM.
- The substantial improvement must be an ADDITION to the building. (This condition excludes substantial improvements made as interior remodeling or repair projects.)
- 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.)
- An Elevation Certificate must be submitted to the NFIP Underwriting Unit with the application or renewal. The Elevation Certificate must verify that the lowest floor elevation of the ADDITION is at or above the applicable Base Flood Elevation in effect at the time the addition is started.

NOTE: Elevation Certificates certified on or after April 1, 2010, must be submitted on the 2009 EC form (OMB expiration 2012). The Elevation Certificate must meet all photograph requirements described on pages CERT 1-2 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 for Pre-FIRM 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 as Post-FIRM.

- 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. This would include all manufactured (mobile) homes located in either new manufactured (mobile) home parks or subdivisions or outside of existing manufactured (mobile) home parks or subdivisions.

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. Add Federal Policy Fee.

B. Regular Program

1. Determine if the property to be insured is Pre-FIRM or Post-FIRM. A Pre-FIRM premium table for standard risk, single family property is located on page RATE 11.
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): one floor, two floors, three or more floors, split level, or manufactured (mobile) home on foundation.
5. Determine if building has 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.

- 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, at the option of the applicant, may be rated using Pre- or Post-FIRM rating. Once it is determined which rating will provide a lower premium, a policy may be endorsed to obtain a lower rate.

Pre-FIRM buildings with subgrade crawl spaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. For policy processing, follow the Submit-for-Rate procedures on pages RATE 24-25. This is the only Pre-FIRM construction that can be rated using the Submit-for-Rate procedure.

IX. PRE-FIRM ELEVATED BUILDING RATED AT PRE-FIRM 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 enclosures* beneath the lowest elevated floor are to be rated using the With Enclosure rates.

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. POST-FIRM 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 rates. If the difference is less than 2 feet, the Without Certification of Compliance rates are to be used.

XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D

Post-FIRM elevated buildings in the above zones *with no enclosures* beneath the lowest elevated floor are to be rated using the No Basement/Enclosure rates.

Post-FIRM elevated buildings in the above zones *with enclosures* beneath the lowest elevated floor are to be rated using the With Enclosure rates.

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 addition of a 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.

NOTE: A 1975-81 elevated building with an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure, but an elevated Post-FIRM building constructed on or after October 1, 1981, cannot.

For all non-elevated buildings, the Submit-for-Rate procedures should be followed.

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:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the Elevation Certificate (EC) (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab.
- If the lowest horizontal structural member is equal to or higher than Item C2.f on the EC (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.

- If the surveyor has used Item C2.a on the EC (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.
- 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.

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.

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 percent 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 one 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 guidelines.

2. Elevated Building With Obstruction

Buildings are rated With Obstruction if any of the following conditions are met:

- The area below the lowest elevated floor is enclosed fully by solid breakaway walls.
- The area below the lowest elevated floor is enclosed by a combination of two or more solid breakaway walls, with the remaining sides constructed of insect screening, or wooden or plastic lattice, slats, or shutters.
- 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 guidelines.

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. 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.

Any addition to a building during a policy term that changes the applicable rates must be endorsed to the policy. Any additional premium must be paid by the insured.

3. Replacement Cost Ratio

The replacement cost ratio is needed to select the proper rate for insurance on buildings in 1981 Post-FIRM Construction V, V1-V30, and VE Zones on or after October 1, 1981. 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 by the replacement cost of the building.

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 building replacement cost is \$1,000,000 and the amount of building coverage requested is the maximum statutory building limit of \$250,000, the rate is .25, so 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 producers fail to provide the required actuarial 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 are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. (Refer to page LFP 3 in the Leased Federal Property Section for tentative rates.)

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 a Special Flood Hazard Area, 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 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. Map "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 question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

1. Grandfather Rules

To recognize policyholders who have built in compliance with the FIRM and/or remained loyal customers of the NFIP by maintaining continuous coverage, the Federal Emergency Management Agency has "Grandfather rules." These rules allow such policyholders to benefit in the rating for that building. For such buildings, 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 (for those built in compliance) or when coverage was first obtained (for those with continuous coverage). This results in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

The conditions that must be met for an insured to be eligible to receive the rating benefit from the "Grandfather rules" after a map revision (new map) becomes effective are described below.

2. General Rule of Rating

Always use the new 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 construction 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 and the building has not been altered to make the reference level lower than the BFE on that FIRM. (NOTE: Alteration does not apply to Pre-FIRM construction or to risks grandfathered to a B, C, or X Zone.)

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 11'. 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 -1. Since the building was built in compliance and was not altered in any way, the policy can be rated using a +1 elevation difference.

- 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

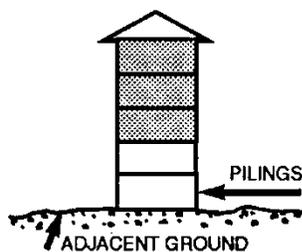
At the time flood insurance coverage was applied for, the building was located in Zone A99. A new map designated the zone as AE. The policy may continue to be rated using Zone A99 rates on the old map as long as there is no interruption in coverage.

4. New Business--Applications for Coverage

a. Post-FIRM Construction

NOTE: These rules apply to buildings in all zones, including Zone D.

ON APPLICATION FORM



**Building Type
(including enclosure
if any)**

- Three or More Floors

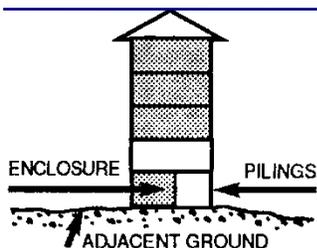
Enclosure

- None

Contents

- Above Ground Level More Than One Full Floor

Elevated building,
multiple occupancy,
no enclosure



- Three or More Floors

- Unfinished

- Above Ground Level More Than One Full Floor

Elevated building,
multiple occupancy,
with enclosure

XVI. FIRMS WITH WAVE HEIGHTS

The 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 Flood Insurance Rate Maps (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:

- A completed Elevation Certificate.
- BFE from the Elevation Certificate (Item B9) or from the FIRM.
- Lowest Adjacent Grade from Item C2.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
- 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 x [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	<u>-6'</u>
Difference	8'
Factor	<u>x 0.55</u>
Wave height adjustment (2.1' minimum)	4.4'
Base flood elevation	<u>+ 14'</u>
BFE adjusted	18.4'

Example 2:

Base flood elevation	14'
Lowest adjacent grade	<u>-11'</u>
Difference	3'
Factor	<u>x 0.55</u>
Wave height adjustment (2.1' minimum)	1.65'
	2.1'*
Base flood elevation	<u>+ 14'</u>
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 Base Flood Elevation (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 the Federal Emergency Management Agency 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

Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

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 estimated 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), this *optional* form (see page RATE 35) 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:

- Establish a rate prior to issuing a new policy, or
- 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 (EC), and photographs. See pages CERT 1-2 of this manual for photograph requirements pertaining to the EC.

B. Submission

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 relativity and established rate will be returned to the submitting producer, engineer, and builder/applicant in approximately 30 business days.

File or Identification Number _____

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 _____

<p>Flood Program Use Only</p> <p>NFIP Flood Risk Factor CONFIRMATION</p> <p>Total Coastal V-Zone Flood Risk Factor</p> <p>POST-CONSTRUCTION</p> <p>Buildings: _____</p> <p>Contents: _____</p> <p>_____ NFIP Underwriter's Signature</p> <p>_____ Date</p>

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.

XIX. RATING EXAMPLES

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EXAMPLE 1

EMERGENCY PROGRAM, STANDARD DEDUCTIBLE

Data Essential To Determine Appropriate Rates and Premium:

- **Emergency Program**
- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- # 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
- Flood Proofed Yes/No: No
- Building Coverage: \$35,000
- Contents: \$10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .76 Contents: .96

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM		
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM					
BUILDING	35,000	.76	266				0	35,000	266		
CONTENTS	10,000	.96	96				0	10,000	96		
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____% SUBTOTAL		362 — 362 — 362
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE FEDERAL POLICY FEE TOTAL PREPAID AMOUNT		— 35 397		
SIGNATURE OF INSURANCE AGENT/BROKER					DATE (MM/DD/YY)						

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$266 / Contents: \$96 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$266 = \$266 / Contents: 1.000 x \$96 = \$96 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$362 |
| 5. Add ICC Premium: | N/A |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$362 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$397 |

EXAMPLE 2

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$2,000/\$1,000 DEDUCTIBLE OPTION, ZONE B

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$2,000/\$1,000
- Deductible Factor: 1.03
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .78/.21 Contents: 1.20/.37

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.78	468	90,000	.21	189	+20	150,000	677	
CONTENTS	25,000	1.20	300	35,000	.37	130	+13	60,000	443	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT ____% SUBTOTAL	1,120 6 1,126 — 1,126
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE FEDERAL POLICY FEE TOTAL PREPAID AMOUNT		— 35 1,161	
SIGNATURE OF INSURANCE AGENT/BROKER _____					DATE (MM/DD/YY) _____					

Premium Calculation:

- | | |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$657 / Contents: \$430 |
| 2. Apply Deductible Factor: | Building: 1.03 x \$657 = \$677 / Contents: 1.030 x \$430 = \$443 |
| 3. Premium Increase: | Building: \$677 - \$657 = \$20 / Contents: \$443 - 430 = \$13 |
| 4. Subtotal: | \$1,120 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$1,126 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$1,161 |

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$1000 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: \$1000/\$1000
- Deductible Factor: 1.100
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$75
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .81/1.02 Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.81	486	90,000	1.02	918	+140	150,000	1,544	
CONTENTS	25,000	.96	240	35,000	1.03	361	+60	60,000	661	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 2,205	
							ICC PREMIUM 75			
							SUBTOTAL 2,280			
							CRS PREMIUM DISCOUNT ____% —			
							SUBTOTAL 2,280			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —			
							FEDERAL POLICY FEE 35			
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)			
							TOTAL PREPAID AMOUNT 2,315			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,404 / Contents: \$601
2. Apply Deductible Factor: Building: 1.100 x \$1,404 = \$1,544 / Contents: 1.100 x \$601 = \$661
3. Premium Increase: Building: \$1,544 - \$1,404 = \$140 / Contents: \$661 - \$601 = \$60
4. Subtotal: \$2,205
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,280
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$35
10. Total Prepaid Amount: \$2,315

EXAMPLE 4

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE A15

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000 Building and Contents
- Deductible Factor: .950
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$60
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .81/.84 Contents: .96/.86

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.81	486	190,000	.84	1,596	-104	250,000	1,978	
CONTENTS	25,000	.96	240	75,000	.86	645	-44	100,000	841	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 2,819 ICC PREMIUM 60 SUBTOTAL 2,879 CRS PREMIUM DISCOUNT 30% -864 SUBTOTAL 2,015	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE _____ FEDERAL POLICY FEE 35		TOTAL PREPAID AMOUNT 2,050	
SIGNATURE OF INSURANCE AGENT/BROKER				DATE (MM/DD/YY)						

Premium Calculation:

- | | |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$2,082 / Contents: \$885 |
| 2. Apply Deductible Factor: | Building: .950x \$2,082 = \$1,978/ Contents: .950 x \$885 = \$841 |
| 3. Premium Reduction: | Building: \$2,082 - \$1,978 = \$104 / Contents: \$885 - \$841 = \$44 |
| 4. Subtotal: | \$2,819 |
| 5. Add ICC Premium: | \$60 |
| 6. Subtract CRS Discount: | -\$864 (30%) |
| 7. Subtotal: | \$2,015 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$2,050 |

EXAMPLE 5

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AE

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Non-Residential
- # 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
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .20/.08 Contents: .22/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	175,000	.20	350	325,000	.08	260	-67	500,000	543	
CONTENTS	150,000	.22	330	350,000	.12	420	-82	500,000	668	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT 25% SUBTOTAL	1,211 4 1,215 -304 911
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE FEDERAL POLICY FEE TOTAL PREPAID AMOUNT		— 35 946	
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____				

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$610 / Contents: \$750 |
| 2. Apply Deductible Factor: | Building: .890 x \$610 = \$543 / Contents: .890 x \$750 = \$668 |
| 3. Premium Reduction: | Building: \$610 - \$543 = \$67 / Contents: \$750 - \$668 = \$82 |
| 4. Subtotal: | \$1,211 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | -\$304 (25%) |
| 7. Subtotal: | \$911 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$946 |

EXAMPLE 6

REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED, ZONE V13

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- # 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
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$35
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 2.07/.46 Contents: 2.57/.61

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	60,000	2.07	1,242	90,000	.46	414	0	150,000	1,656
CONTENTS	25,000	2.57	643	75,000	.61	458	0	100,000	1,101
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 2,757
							ICC PREMIUM 35		
							SUBTOTAL 2,792		
							CRS PREMIUM DISCOUNT 10% -279		
							SUBTOTAL 2,513		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 35		
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT 2,548		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,656 / Contents: \$1,101 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$1,656 = \$1,656/Contents: 1.000 x \$1,101 = \$1,101 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$2,757 |
| 5. Add ICC Premium: | \$35 |
| 6. Subtract CRS Discount: | -\$279 (10%) |
| 7. Subtotal: | \$2,513 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$2,548 |

EXAMPLE 7

REGULAR PROGRAM, POST-1981 VE OR V1-V30, WITH ENCLOSURE, ZONE VE

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- # 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
- Flood Proofed Yes/No: No
- Replacement Cost: \$300,000
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$14
- CRS Rating: 9
- CRS Discount: N/A

Determined Rates:

■ Building: 3.30 / 3.30 Contents: 2.47 / 2.47

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	3.30	1,980	190,000	3.30	6,270	-1,237	250,000	7,013	
CONTENTS	25,000	2.47	618	75,000	2.47	1,853	-371	100,000	2,100	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 9,113 ICC PREMIUM 14 SUBTOTAL 9,127 CRS PREMIUM DISCOUNT ____% — SUBTOTAL 9,127	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE — FEDERAL POLICY FEE 35		TOTAL PREPAID AMOUNT 9,162	
_____ SIGNATURE OF INSURANCE AGENT/BROKER					_____ DATE (MM/DD/YY)					

Premium Calculation:

- 1. Multiply Rate x \$100 of Coverage: Building: \$8,250 / Contents: \$2,471
- 2. Apply Deductible Factor: Building: .850 x \$8,250 = \$7,013 / Contents: .850 x \$2,471 = \$2,100
- 3. Premium Reduction: Building: \$8,250 - \$7,013 = \$1,237 / Contents: \$2,471 - \$2,100 = \$371
- 4. Subtotal: \$9,113
- 5. Add ICC Premium: \$14
- 6. Subtract CRS Discount: N/A
- 7. Subtotal: \$9,127
- 8. Probation Surcharge: N/A
- 9. Add Federal Policy Fee: \$35
- 10. Total Prepaid Amount: \$9,162

EXAMPLE 8

REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY, ZONE A17

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A17
- Occupancy: 2-4 Family Dwelling (Renter's Policy)
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Flood Proofed Yes/No: No
- Building Coverage: N/A
- Contents Coverage: \$100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: N/A Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	0									
CONTENTS	25,000	.38	95	75,000	.12	90	0	100,000	185	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							PAYMENT OPTION:		ANNUAL SUBTOTAL	185
<input type="checkbox"/> MANUAL							<input type="checkbox"/> SUBMIT FOR RATING		ICC PREMIUM	—
<input type="checkbox"/> ALTERNATIVE							<input type="checkbox"/> V-ZONE RISK RATING FORM		SUBTOTAL	185
<input type="checkbox"/> PROVISIONAL RATING							<input type="checkbox"/> LEASED FEDERAL PROPERTY		CRS PREMIUM DISCOUNT ____%	—
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							<input type="checkbox"/> OTHER: _____		SUBTOTAL	185
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		FEDERAL POLICY FEE	35
							TOTAL PREPAID AMOUNT		220	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: N/A / Contents: \$185 |
| 2. Apply Deductible Factor: | Building: N/A / Contents: 1.000 x \$185 = \$185 |
| 3. Premium Reduction/Increase: | Building: N/A / Contents: \$0 |
| 4. Subtotal: | \$185 |
| 5. Add ICC Premium: | N/A |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$185 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$220 |

EXAMPLE 9

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AO

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AO
- Occupancy: Non-Residential
- # 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: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: N/A

Determined Rates:

Building: 1.01/.36 Contents: 1.97/.31

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	175,000	1.01	1,768	325,000	.36	1,170	-323	500,000	2,615
CONTENTS	150,000	1.97	2,955	350,000	.31	1,085	-444	500,000	3,596
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		6,211
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING							PAYMENT OPTION:		ICC PREMIUM
<input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM							<input type="checkbox"/> CREDIT CARD		4
<input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY							<input type="checkbox"/> OTHER: _____		SUBTOTAL
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							_____%		6,215
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—
_____ SIGNATURE OF INSURANCE AGENT/BROKER							FEDERAL POLICY FEE		35
_____ DATE (MM/DD/YY)							TOTAL PREPAID AMOUNT		6,250

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$2,938 / Contents: \$4,040 |
| 2. Apply Deductible Factor: | Building: .890 x \$2,938 = \$2,615 / Contents: .890 x \$4,040 = \$3,596 |
| 3. Premium Reduction: | Building: \$2,938 - \$2,615 = \$323 / Contents: \$4,040 - \$3,596 = \$444 |
| 4. Subtotal: | \$6211 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$6,215 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$6,250 |

EXAMPLE 10

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE AO (WITH CERTIFICATION OF COMPLIANCE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AO (With Certification of Compliance)
- Occupancy: Single-Family Dwelling
- # 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
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .28/.08 Contents: .37/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.28	168	190,000	.08	152	0	250,000	320	
CONTENTS	25,000	.37	93	75,000	.13	98	0	100,000	191	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	511
							ICC PREMIUM		4	
							SUBTOTAL		515	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		515	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		35	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	550

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$320 / Contents: \$191 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$320 = \$320 / Contents: 1.000 x \$191 = \$191 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: = \$0 |
| 4. Subtotal: | \$511 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$515 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$550 |

EXAMPLE 11

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE AH

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH
- Occupancy: Single-Family Dwelling
- # 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
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$25,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .93/.21 Contents: 1.17/.24

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	60,000	.93	558	190,000	.21	399	-120	250,000	837
CONTENTS	25,000	1.17	293	0	.24	0	-37	25,000	256
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,093
							ICC PREMIUM 4		
							SUBTOTAL 1,097		
							CRS PREMIUM DISCOUNT _____% —		
							SUBTOTAL 1,097		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 35		
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		
							TOTAL PREPAID AMOUNT 1,132		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$957 / Contents: \$305 |
| 2. Apply Deductible Factor: | Building: .875 x \$957 = \$837 / Contents: .875 x \$293 = \$256 |
| 3. Premium Reduction: | Building: \$957 - \$837 = \$120 / Contents = \$293 - \$256 = \$37 |
| 4. Subtotal: | \$1,093 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$1,097 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$1,132 |

EXAMPLE 12

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH (With Certification of Compliance)
- Occupancy: 2-4 Family Dwelling
- # 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: +3
- Flood Proofed Yes/No: No
- Building Coverage: \$200,000
- Contents Coverage: \$40,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .28/.08 Contents: .37/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.28	168	140,000	.08	112	0	200,000	280	
CONTENTS	25,000	.37	93	15,000	.13	20	0	40,000	113	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	393
							ICC PREMIUM		6	
							SUBTOTAL		399	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		399	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		35	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	434

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$280 / Contents: \$113 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$280 = \$280 / Contents: 1.000 x \$113 = \$113 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$393 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$399 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$434 |

EXAMPLE 13

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE A (WITH ESTIMATED BFE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1000/\$1000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$140,000
- Contents Coverage: \$70,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .40/.08 Contents: .50/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.40	240	80,000	.08	64	0	140,000	304	
CONTENTS	25,000	.50	125	45,000	.12	54	0	70,000	179	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	483
							ICC PREMIUM		6	
							SUBTOTAL		489	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		489	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		35	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	524

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$304 / Contents: \$179 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$304 = \$304 / Contents: 1.000 x \$179 = \$179 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents = \$0 |
| 4. Subtotal: | \$483 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$489 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$524 |

EXAMPLE 14

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1000/\$1000 DEDUCTIBLE OPTION, ZONE A (WITHOUT ESTIMATED BFE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1000/\$1000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$135,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .35/.10 Contents: .61/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	60,000	.35	210	75,000	.10	75	0	135,000	285
CONTENTS	25,000	.61	153	35,000	.12	42	0	60,000	195
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 480
							ICC PREMIUM 6		
							SUBTOTAL 486		
							CRS PREMIUM DISCOUNT _____% —		
							SUBTOTAL 486		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 35		
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT 521		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$285 / Contents: \$195 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$300 = \$300 / Contents: 1.000 x \$195 = \$195 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$480 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$486 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$35 |
| 10. Total Prepaid Amount: | \$521 |

TABLE 2. CONDOMINIUM RATING CHART (Cont'd)

HIGH-RISE RESIDENTIAL CONDOMINIUMS

MULTI-UNIT BUILDING—5 OR MORE UNITS PER BUILDING—THREE OR MORE FLOORS⁶

PURCHASER OF POLICY	Building Occupancy ¹	Building Indicator ¹	Contents Indicator ²	Limits of Coverage	Type of Coverage	Rate Table ³	Policy Form ⁴
UNIT OWNER	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—\$250,000 CONTENTS—\$100,000	RC ⁵	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—\$250,000 CONTENTS—\$100,000	RC ⁵	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	OTHER RESIDENTIAL	HIGH-RISE	HOUSEHOLD	BUILDING—THE TOTAL NUMBER OF UNITS X \$250,000 CONTENTS—\$100,000	RC	RCBAP HIGH-RISE	RCBAP

NON-RESIDENTIAL CONDOMINIUMS

PURCHASER OF POLICY	Building Occupancy ¹	Building Indicator ¹	Contents Indicator ²	Limits of Coverage	Type of Coverage	Rate Table ³	Policy Form ⁴
UNIT OWNER	NON-RESIDENTIAL	SINGLE UNIT (BUILDING COVERAGE NOT AVAILABLE)	BUSINESS	EMERGENCY—\$100,000 REGULAR—\$500,000 CONTENTS ONLY	ACV	NON-RESIDENTIAL	GENERAL PROPERTY
ASSOCIATION	NON-RESIDENTIAL	LOW-RISE	BUSINESS	BUILDING— EMERGENCY—\$100,000 REGULAR—\$500,000 CONTENTS— EMERGENCY—\$100,000 REGULAR—\$500,000	ACV	NON-RESIDENTIAL	GENERAL PROPERTY

CONDO 5

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¹When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

²In determining the contents indicator for "other than household contents," please refer to the RATE Section of the *Flood Insurance Manual*.

³All building rates are based on the lowest floor of the building.

⁴RCBAP must be used to insure residential condominium buildings owned by the association that are in a Regular Program community and in which at least 75% of the total floor area within the building is residential. Use General Property Form if ineligible under RCBAP.

⁵Replacement Cost if the RC eligibility requirements are met (building only).

⁶Enclosure, even if it is the lowest floor for rating, cannot be counted as a floor for the purpose of classifying the building as a high rise.

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

II. POLICY FORM

The policy form used for the residential condominium buildings owned by a condominium association is the Residential Condominium Building Association Policy (RCBAP).

III. ELIGIBILITY REQUIREMENTS

A. General Building Eligibility

The RCBAP is required for all buildings owned by a condominium association containing one or more residential units and in which at least 75 percent of the total floor area within the building is residential without regard to the number of units or number of floors. This will include townhouse/rowhouse and detached single family condominium buildings. The RCBAP is available for all high-rise and low-rise residential condominium buildings in the **Regular** Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short- or long-term), must be insured on the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association. A homeowners association (HOA) may differ from a condominium form of ownership. Cooperative ownership buildings are *not* eligible. Timeshare buildings having condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided all other criteria are met.

If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as an RCBAP.

The NFIP has grouped condominium buildings into two different types, low- and high-rise, because of the difference in the exposures to the risk that typically exists. Low-rise buildings generally have a greater percentage of the value of the building at risk than high-rise buildings, thus requiring higher premiums for the first dollars of coverage. The availability of the optional deductibles for the low-rise buildings, however, allows the association to buy back some of the risk, thereby reducing the overall cost of the coverage.

For rating purposes:

- *High-rise buildings* contain five or more units and at least three floors excluding enclosure, even if it is the lowest floor for rating.

- *Low-rise buildings* have less than five units regardless of the number of floors, or five or more units with less than three floors, including the basement.
- *Townhouse/rowhouse* buildings are always considered as low-rise buildings for rating purposes, no matter how many units or floors they have.

See the Definitions section for a complete definition of high-rise and low-rise buildings.

The *individual unit owners* continue to have an option to purchase an SFIP Dwelling Form.

B. Condominium Building in the Course of Construction

The NFIP rules allow the issuance of an SFIP to cover a building in the course of construction before the building is walled and roofed. These rules provide lenders 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.

In order for a condominium building in the course of construction to be eligible under the RCBAP form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and
2. other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

As noted on page GR 4, 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 Base Flood Elevation (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.

IV. COVERAGE

A. Property Covered

The entire building is covered under one policy, including both the common as well as individually owned building elements within the units,

improvements within the units, and contents owned in common. Contents owned by individual unit owners should be insured under an individual unit owner's Dwelling Form.

B. Coverage Limits

Building coverage purchased under the RCBAP will be on a Replacement Cost basis.

The maximum amount of *building* coverage that can be purchased on a high-rise or low-rise condominium is the Replacement Cost Value of the building or the total number of units in the condominium building times \$250,000, whichever is less.

The maximum allowable *contents* coverage is the Actual Cash Value of the commonly owned contents up to a maximum of \$100,000 per building.

Basic Limit Amount:

- The building basic limit amount of insurance for a detached building housing a single family unit owned by the condominium association is \$60,000.
- For residential townhouse/rowhouse and low-rise condominiums, the building basic limit amount of insurance is \$60,000 multiplied by the number of units in the building.
- For high-rise condominiums, the building basic amount of insurance is \$175,000.
- The contents basic limit amount of insurance is \$25,000.
- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

C. Replacement Cost

As stated above in "B. Coverage Limits," the RCBAP's building coverage is on a Replacement Cost valuation basis. Replacement Cost Value means the cost to replace property with the same kind of material and construction without deduction for depreciation. A condominium unit owner's Dwelling Form policy provides Replacement Cost coverage on the building if eligibility requirements are met.

D. Coinsurance

The RCBAP's coinsurance penalty is applied to building coverage only. To the extent that the insured has not purchased insurance in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Forms cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

Insurance Carried X Amount of Loss = Limit of Recovery
Insurance Required

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

E. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Form subject to the conditions and exclusions found in Section III. Property Covered, Coverage C, 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 has a maximum combined total limit of \$250,000 times the number of units. This combined total limit covers loss to the unit and any assessment by the association.

Assessment coverage cannot be used to meet the 80-percent coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

For more information on this topic, see "E. Loss Assessments" on page GR 12 and Section III. C.3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

V. DEDUCTIBLES AND FEES

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 Special Flood Hazard Areas, 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.

B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	- \$ 35.00 per policy
2-4 units	- \$ 70.00 per policy
5-10 units	- \$175.00 per policy
11-20 units	- \$385.00 per policy
21 or more	- \$735.00 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 percent, will be reduced to 5 percent 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 owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and

- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP 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 producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows 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 five units, and having at least three 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 less than five units and/or less than three floors. In addition, 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, or for a Condominium Association Policy, see the Application section of this manual.

B. Replacement Cost Value

For an RCBAP, use normal company practice to estimate the Replacement Cost Value (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 inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. 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 must update this information at least every 3 years.

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 nonresidential) 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 is only for 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.

D. Rates and Fees

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.
2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the ICC premium.
5. Calculate the CRS discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50.00 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

**TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
With Basement	.90/.29	1.15/1.09	1.29/.07	1.29/.07	SUBMIT FOR RATE
With Enclosure	.90/.21	1.15/.53	1.12/.05	1.12/.05	
Elevated on Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
Non-Elevated with Subgrade Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement/Subgrade Crawlspace and above	.96/.86	1.23/2.14	1.53/.56	1.53/.56	SUBMIT FOR RATE
Enclosure/Crawlspace and above	.96/1.03	1.23/2.53	1.53/.65	1.53/.65	
Lowest floor only- above ground level	.96/1.03	1.23/2.53	1.20/.59	1.20/.59	1.11/.70
Lowest floor above ground level and higher floors	.96/.71	1.23/2.23	1.20/.34	1.20/.34	1.11/.48
Above ground level more than 1 full floor	.35/.13	.47/.32	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE • POST-FIRM

ELEVATION	3 OR MORE FLOORS	
	NO BASEMENT/ENCLOSURE/CRAWLSPACE ³	WITH BSMNT/ENCL/CRAWLSPACE ³
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.28/.05	1.15/.05
-1 ²	5.26/.15	2.98/.12
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE • POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT/ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE ³)	BASEMENT/ENCLOSURE/CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
	+4	.38/.12	.38/.12	.38/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ²	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	SUBMIT FOR RATE			.35/.12

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

**AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE
BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ²	.44/.04	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.99/.08	1.18/.24

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,7}**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.80/.05	.61/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.40/.06	.86/.17	
+1	2.29/.14	1.52/.56	
0 OR BELOW	***	***	
+2 OR MORE	.69/.04	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	1.23/.06	.84/.16	
-1	5.14/.17	2.44/.73	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	6.53/1.26	3.33/.99	NO ELEVATION CERTIFICATE

¹Zones A, AO, or AH buildings with basement/enclosure/crawlspace/subgrade crawlspace--Submit for Rating.

²"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

³"Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

⁴For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

⁵NO ESTIMATED 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.

⁶WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁷Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

*****SUBMIT FOR RATING.**

**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.06/.05
With Basement	1.29/.07
With Enclosure	1.12/.05
Elevated on Crawlspace	1.06/.05
Non-Elevated with Subgrade Crawlspace	1.06/.05

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.53/.56
Enclosure/Crawlspace and above	1.53/.65
Lowest floor only - above ground level	1.20/.59
Lowest floor above ground level and higher floors	1.20/.34
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁵
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.06/.05	1.15/.05
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BSMNT/ENCL/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL
+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	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$2,000.

³Base deductible is \$1,000.

⁴Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

⁵Includes subgrade crawlspace.

**TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM – 1975-1981¹ POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	2.77/.14	2.64/.14
-1 ⁴	8.09/.58	4.25/.43
-2	***	***

**1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY-ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
0 ³	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 ⁴	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	***

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 on page RATE 23 for V Zone Optional Rating.

² For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

³ These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴ Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵ Includes subgrade crawlspace.

*****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 RATES¹

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37
	WITH BASEMENT	.75/.68	.96/.86	1.00/2.54	1.23/2.53	.81/.30	1.36/.46
	WITH ENCLOSURE	.75/.80	.96/.89	1.00/2.76	1.23/2.75	.81/.34	1.36/.54
	ELEVATED ON CRAWLSPACE	.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

		FIRM ZONES:		D	
		A99, B, C, X		BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	WITH BASEMENT	.81/.30	1.36/.46	***	***
	WITH ENCLOSURE	.81/.34	1.36/.54	***	***
	ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.70
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE ³		.21/.08		.38/.13	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.86/.21		1.18/.24	

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE: Submit for Rating.

³“With Certification of Compliance” rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community’s elevation requirement.

⁴“Without Certification of Compliance” rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community’s elevation requirement.

***SUBMIT FOR RATING.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ³	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	1.08/.09	.71/.09	.55/.09
-1 ²	2.88/.84	2.15/.77	1.25/.52
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE 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	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ²	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

***SUBMIT FOR RATING.

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1,6}

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS ²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.32/.11	.61/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.89/.13	.86/.17	
+1	1.84/.66	1.52/.56	
0 OR BELOW	***	***	
+2 OR MORE	.31/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.70/.11	.84/.16	
-1	2.63/.83	2.44/.73	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁵	3.34/1.44	3.33/.99	NO ELEVATION CERTIFICATE

¹ Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

² For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³ NO ESTIMATED 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.

⁴ WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁵ For building without basement, enclosure, crawlspace or subgrade crawlspace, Elevation Certificate is optional.

⁶ Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

*****SUBMIT FOR RATING.**

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES REGULAR

**PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ 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 BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	.74/.21	.71/.09	.55/.09
-1 ⁴	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE 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	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$2,000.

³Base deductible is \$1,000.

⁴Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

⁵Includes subgrade crawlspace.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**REGULAR PROGRAM – 1975-1981¹ POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	2.48/.46	1.99/.46	1.72/.46
-1 ⁴	5.43/2.83	4.97/2.83	3.55/2.57
-2	***	***	***

**REGULAR PROGRAM – 1975-1981¹ POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 ⁴	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	.56/.26

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵Includes subgrade crawlspace.

***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**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.65	.53
+3	.79	.54
+2	1.03	.73
+1	1.59	1.25
0	2.03	1.87
-1	2.69	2.59
-2	3.53	3.53
-3	4.55	4.78
-4 or lower	***	***

Rates above are only for elevated buildings. **Use *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 on page RATE 23 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 percent of its area open and made of material no thicker than ½ inch; or
 (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

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. See page RATE 20 for more details.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

***SUBMIT FOR RATING

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

**Elevated Buildings With Obstruction³ Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site ⁴	Building Rate	Contents Rate
+4 or more	1.17	.67
+3	1.30	.68
+2	1.54	.86
+1	2.07	1.38
0	2.52	2.00
-1 ⁵	3.12	2.72
-2 ⁵	3.96	3.66
-3 ⁵	4.98	4.91
-4 or lower ⁵	***	***

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²Rates 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.

³With 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 page RATE 20 for details.

⁴Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁵For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated, which is used for rating, is 1 or more feet below 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 Policies¹

Premiums for \$30,000 ICC Coverage

FIRM ²	ZONE	PREMIUM
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 6
	AR, AR DUAL ZONES	\$ 6
	Post-'81 V1-V30, VE	\$ 20
	'75-'81 V1-V30, VE	\$ 35
	A99, B, C, X, D	\$ 6
Pre-FIRM	A, AE, A1-A30, AO, AH	\$ 75
	AR, AR DUAL ZONES	\$ 6
	V, VE, V1-V30	\$ 75
	A99, B, C, X, D	\$ 6

¹Use the ICC premium table contained in the *Specific Rating Guidelines*.

²Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES

Category One – Low-Rise Condominium Building-and-Contents Policies

DEDUCTIBLE OPTIONS Building/Contents	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	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 Two – Low-Rise Condominium Building-Only Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.100	1.000	1.075	1.000	1.050
\$2,000	.925	1.000	.950	1.000	.970	1.000
\$3,000	.865	.935	.910	.960	.940	.970
\$4,000	.815	.880	.870	.920	.920	.950
\$5,000	.765	.830	.835	.880	.900	.930
\$10,000	.630	.685	.650	.690	.830	.860
\$25,000	.530	.580	.550	.585	.730	.760

Category Three – High-Rise Condominium Policies, Building-and-Contents and Building-Only

The deductible factors are multipliers,
and total deductible amounts are subject to a maximum dollar discount per annual premium.

BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	Post-FIRM \$1,000 Deductible	Pre-FIRM \$2,000 Deductible	
\$1,000/\$1,000	1.000	1.050	N/A
\$2,000/\$2,000	.980	1.000	\$ 56
\$3,000/\$3,000	.960	.980	\$ 111
\$4,000/\$4,000	.940	.960	\$ 166
\$5,000/\$5,000	.920	.940	\$ 221
\$10,000/\$10,000	.840	.860	\$ 476
\$25,000/\$25,000	.740	.760	\$1,001

BUILDING-ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	Post-FIRM \$1,000 Deductible	Pre-FIRM \$2,000 Deductible	
\$1,000	1.000	1.050	N/A
\$2,000	.970	1.000	\$ 55
\$3,000	.940	.970	\$ 110
\$4,000	.920	.950	\$ 165
\$5,000	.900	.930	\$ 220
\$10,000	.830	.860	\$ 475
\$25,000	.730	.760	\$1,000

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
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$3,000/\$1,000
- Deductible Factor: .990
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .75/.80 Contents: .96/.89

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	140,000	.75	1,050	0	.80	0	-10	140,000	1,040
CONTENTS	25,000	.96	240	75,000	.89	668	-9	100,000	899
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		1,939
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:		75
							<input type="checkbox"/> CREDIT CARD		2,014
							<input type="checkbox"/> OTHER: _____		—
							SUBTOTAL		2,014
							CRS PREMIUM DISCOUNT _____%		—
							SUBTOTAL		2,014
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—
SIGNATURE OF INSURANCE AGENT/BROKER _____							FEDERAL POLICY FEE		175
DATE(MM/DD/YY) _____							TOTAL PREPAID AMOUNT		2,189

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,050 / Contents: \$908
2. Apply Deductible Factor: Building: .990 x \$1,050 = \$1,040 / Contents: .990 x \$908 = \$899
3. Premium Reduction: Building: \$1,050 – \$1,040 = \$10 / Contents: \$908 - \$899 = \$18
4. Subtotal: \$1,939
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,014
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$175
10. Total Prepaid Amount: \$2,189

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

(Insurance Carried) 140,000 x (Amount of Loss) 100,000 = (Limit of Recovery) 29,167 - Less Deductible
 (Insurance Required) 480,000

(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
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.05
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .70/.55 Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	360,000	.70	2,520	120,000	.55	660	159	480,000	3,339
CONTENTS	25,000	.96	240	25,000	1.03	308	27	50,000	575
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		3,914	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:		ICC PREMIUM	
						<input type="checkbox"/> CREDIT CARD		75	
						<input type="checkbox"/> OTHER: _____		SUBTOTAL	
								3,989	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—	
SIGNATURE OF INSURANCE AGENT/BROKER _____						FEDERAL POLICY FEE		175	
DATE (MM/DD/YY) _____						TOTAL PREPAID AMOUNT		4,164	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$3,180 / Contents: \$548
2. Apply Deductible Factor: Building: 1.05 x \$3,180 = \$3,339 / Contents: 1.05 x \$548 = \$575
3. Premium Reduction: Building: \$3,339 - \$3,180 = \$159 / Contents: \$575 - \$548 = \$27
4. Subtotal: \$3,914
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$3,989
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$175
10. Total Prepaid Amount: \$4,164

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since minimum insurance amount of 80% was 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
- # 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: \$6 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .18/.08 Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	360,000	.18	648	240,000	.08	192	0	600,000	840	
CONTENTS	15,000	.38	57	0	.12	0	0	15,000	57	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		897		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:		ICC PREMIUM		6
						<input type="checkbox"/> CREDIT CARD		SUBTOTAL		903
						<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT _____%		—
						SUBTOTAL		903		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____		FEDERAL POLICY FEE		175
						TOTAL PREPAID AMOUNT		1,078		

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$840 / Contents: \$57
2. Apply Deductible Factor: Building: 1.000 x \$840 = \$840 / Contents: 1.000 x \$57 = \$57
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$897
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$903
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$175
10. Total Prepaid Amount: \$1,078

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

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
- # 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: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .90/.21 Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	175,000	.90	1,575	3,825,000	.21	8,033	-111	4,000,000	9,497
CONTENTS	25,000	.96	240	75,000	1.03	773	0	100,000	1,013
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		10,510	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:		ICC PREMIUM	
						<input type="checkbox"/> CREDIT CARD		75	
						<input type="checkbox"/> OTHER: _____		SUBTOTAL	
								10,585	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—	
						FEDERAL POLICY FEE		735	
						TOTAL PREPAID AMOUNT		11,320	
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$9,608 / Contents: \$1,013
2. Apply Deductible Factor: Building: .980 x \$9,608 = \$9,416 / Contents: .980 x \$1,013 = \$993
3. Premium Reduction: Building: \$111 (maximum discount since \$9,608 - \$9,416 = \$192 exceeds the maximum) / Contents: \$0
4. Subtotal: \$10,510
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$10,585
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$735
10. Total Prepaid Amount: \$11,320

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ 4,000,000 \times (\text{Amount of Loss}) \ 1,000,000}{(\text{Insurance Required}) \ 14,400,000} = (\text{Limit of Recovery}) \ 277,778 - \text{Less Deductible}$$

(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.

I. LOWEST FLOOR DETERMINATION

The following guidance, along with the comments accompanying each building drawing provided in this section, will help insurance agents 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 located in an A zone (any flood zone beginning with the letter A) has an attached garage, and the floor level of the garage is below the level of the building, and there is machinery/equipment on the floor of the garage that is below the Base Flood Elevation (BFE), the lowest floor is the garage floor unless the garage has proper openings (flood vents). See "Proper Openings" in the Definitions section.

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 finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- The unfinished enclosed space has no proper openings (flood vents).

1. Enclosures with Openings

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 the enclosure or crawlspace, the application should indicate "No" 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 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 minimum of two openings must be provided, with positioning on at least two 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.
- If the enclosure floor is partially subgrade, a minimum of two 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 flood waters. 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 their underwriting files:

- 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: (a) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing the automatic entry and exit of floodwaters; (b) 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 (c) description of the installation requirements or limitations that, if not followed, will void the certification; or
- 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.

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 one or more of the following conditions are met:

- The enclosed space is finished (having more than 20 linear feet of 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, hot 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*
- 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 on page RATE 7 or page CONDO 19, as appropriate. Also use these rates if an enclosure has solid load-bearing walls that provide less than 25 percent of the building's structural support. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

Also see "D. Post-'81 V Zone Optional Rating" on page RATE 23.

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, pages CERT 1-3, 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, 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 Estimated BFE), Zone AH, and Zone AO, if the building has a basement or enclosure without proper openings.

If the building is Post-FIRM construction located in unnumbered A Zones, check with the community official to determine if there is an estimated Base Flood Elevation. If available, an EC that certifies the lowest floor elevation must be submitted.

B. 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. In order to convert the Lowest Floor Elevation (LFE) measurement and Base Flood Elevation (BFE) to like form, the National Geodetic Survey (NGS) has developed a web page to assist stakeholders.

To access, click on the National Geodetic Survey (NGS) website (www.ngs.noaa.gov). 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.

C. 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.

In addition, the EC is optional in unnumbered A Zones (With or Without Estimated BFE), Zone AH, and Zone AO if the building has no basement or enclosure.



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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.

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).

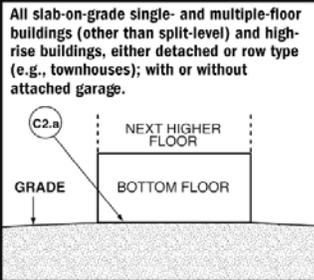
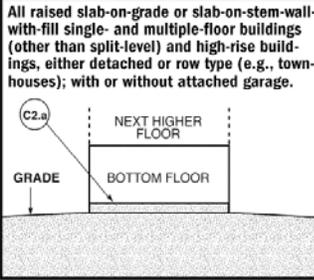
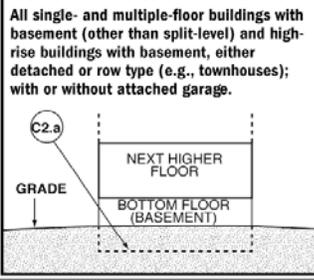
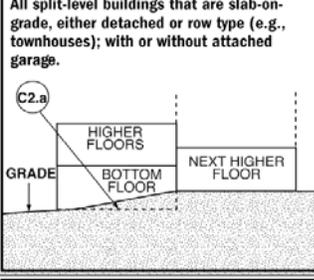
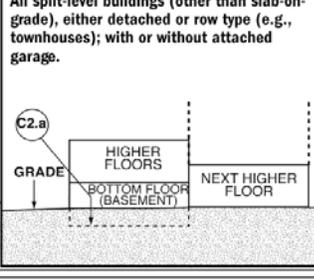
IMPORTANT HINT:

- 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.

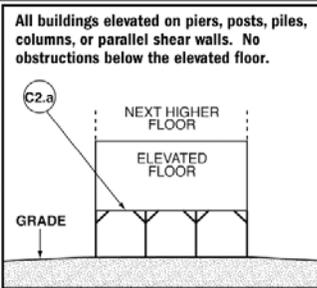
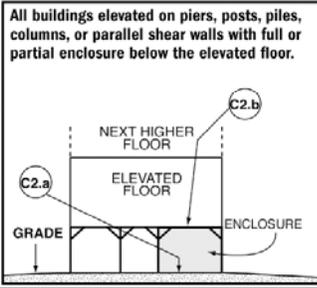
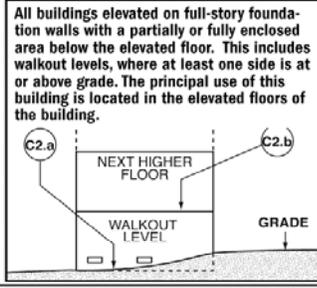
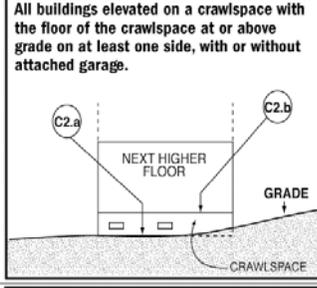
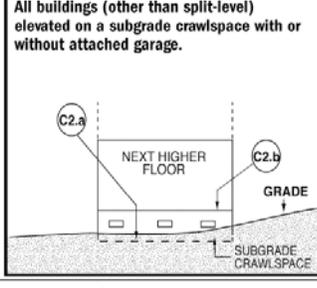
Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

<p>BUILDING DIAGRAM #1A</p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side. *</p> <p>Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery & equipment below BFE unless the garage is properly vented.</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: 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>BUILDING DIAGRAM #1B</p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side. *</p> <p>Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery & equipment below BFE unless the garage is properly vented.</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: 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>BUILDING DIAGRAM #2</p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p>Lowest Floor for Rating: Top of basement floor</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: 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>BUILDING DIAGRAM #3</p> <p>Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Top of slab</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: 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>BUILDING DIAGRAM #4</p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p>Lowest Floor for Rating: Top of slab (basement floor)</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: 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>Lowest Floor Guide for Zones AO and A (without Estimated BFE)</p>	<p>BUILDING DIAGRAMS</p> <p>Distinguishing Feature: All Buildings</p> <p>Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade</p> <p>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.</p>
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* 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.

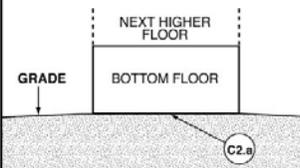
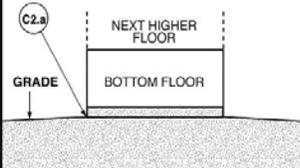
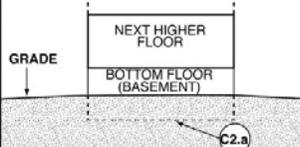
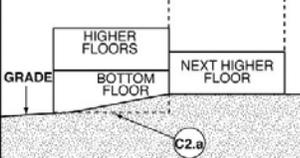
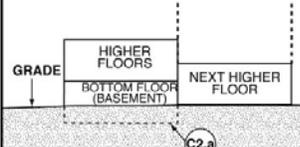
Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

<p>BUILDING DIAGRAM #5</p> <p>Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of flood waters (open lattice work and/or insect screening is permissible).</p> <p>Lowest Floor for Rating: Lowest elevated floor</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a</p>	<p style="font-size: small;">All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.</p> 
<p>BUILDING DIAGRAM #6</p> <p>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.</p> <p>Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b</p>	<p style="font-size: small;">All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.</p> 
<p>BUILDING DIAGRAM #7</p> <p>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.</p> <p>Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b</p>	<p style="font-size: small;">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.</p> 
<p>BUILDING DIAGRAM #8</p> <p>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.</p> <p>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.</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b</p>	<p style="font-size: small;">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.</p> 
<p>BUILDING DIAGRAM #9</p> <p>Distinguishing Feature: The bottom (crawlspace) floor is at or below ground level (grade) on all sides.* (If the distance from the crawlspace 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.)</p> <p>Lowest Floor for Rating: Top of subgrade crawlspace.</p> <p>Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a and Item C2.b</p>	<p style="font-size: small;">All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.</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.

** 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.

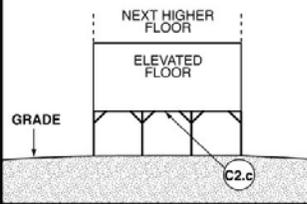
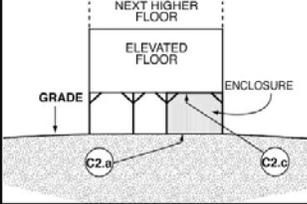
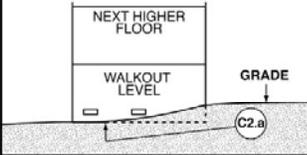
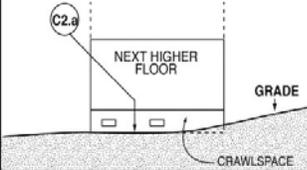
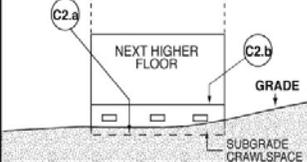
Lowest Floor Guide for Zones V, VE, V1-V30

<p>BUILDING DIAGRAM #1A</p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Bottom of slab</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</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>BUILDING DIAGRAM #1B</p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Bottom of slab</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</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>BUILDING DIAGRAM #2</p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p>Lowest Floor for Rating: Bottom of slab (basement floor)</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: 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>BUILDING DIAGRAM #3</p> <p>Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Bottom of slab (lowest floor)</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: 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>BUILDING DIAGRAM #4</p> <p>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. *</p> <p>Lowest Floor for Rating: Bottom of slab (basement floor)</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: 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> 

* 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 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C2.a.

Lowest Floor Guide for Zones V, VE, V1-V30

<p>BUILDING DIAGRAM #5</p> <p>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 1/2 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.</p> <p>Lowest Floor for Rating: Bottom of lowest horizontal structural member</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.c</p>	<p>All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.</p> 
<p>BUILDING DIAGRAM #6</p> <p>Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.</p> <p>Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met.</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a or Item C2.c ***</p>	<p>All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.</p> 
<p>BUILDING DIAGRAM #7</p> <p>Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.</p> <p>Lowest Floor for Rating: Bottom of slab (lowest floor)</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</p>	<p>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.</p> 
<p>BUILDING DIAGRAM #8</p> <p>Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.</p> <p>Lowest Floor for Rating: Bottom floor</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</p>	<p>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.</p> 
<p>BUILDING DIAGRAM #9</p> <p>Distinguishing Feature: The bottom (crawlspace) floor is at or below ground level (grade) on all sides.* (If the distance from the crawlspace floor to the top of the next highest 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.)</p> <p>Lowest Floor for Rating: Bottom of subgrade crawlspace.</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a and C2b.</p>	<p>All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.</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.

*** Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C2.a.

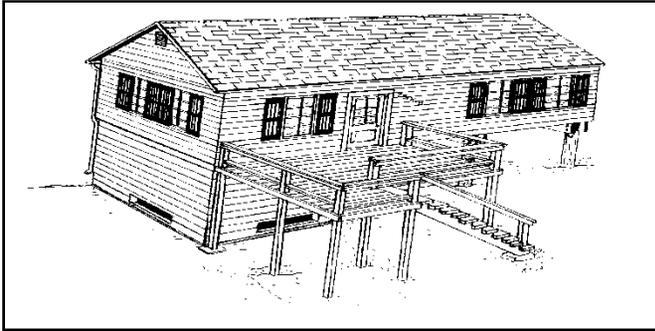
III. SPECIFIC BUILDING DRAWINGS

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

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 See page LFG 2 for optional elevation rating

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.*

Building Description	One floor and unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type — One floor Is Building Elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating	Use Pre-FIRM rate table <i>no basement/enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>no basement/enclosure</i> category.



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

¹ LF — Lowest Floor

⁴ HAG — Highest Adjacent Grade

² BFE — Base Flood Elevation

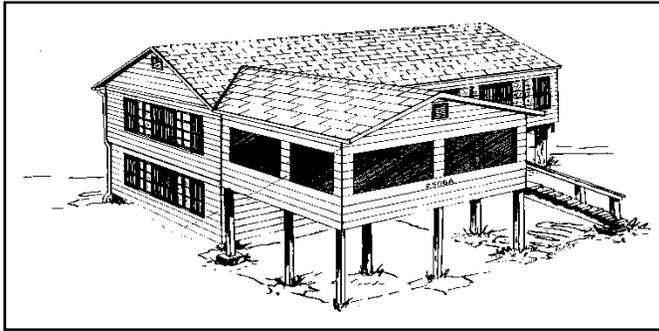
⁵ See page LFG 2 for optional elevation rating

³ See page LFG 1 for explanation of proper openings

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.*

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid perimeter load-bearing walls. No openings
Type of Enclosure	Unfinished crawlspace and garage
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type — Three or more floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>with enclosure</i> category.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

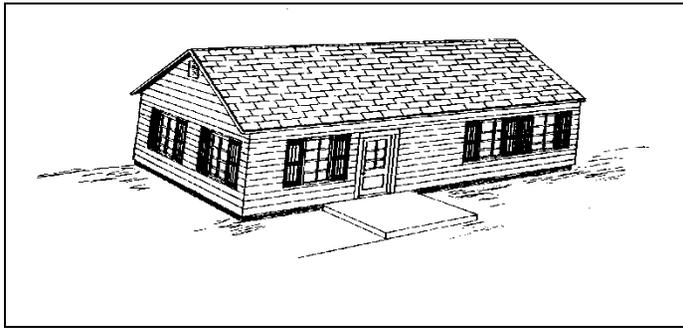
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	One floor and finished or unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type — Two floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>with enclosure</i> category.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

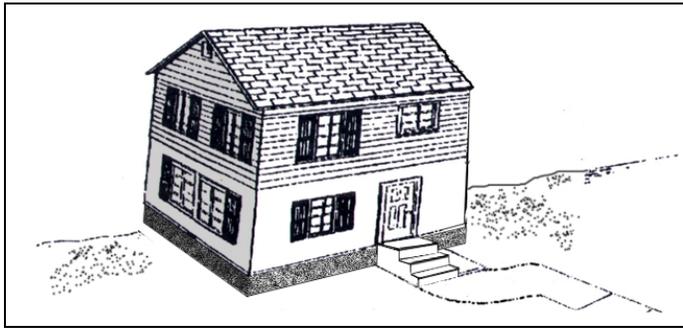
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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*

Building Description	One floor on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type — One floor Basement — None Is Building Elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table <i>no basement/enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>no basement/enclosure</i> category.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

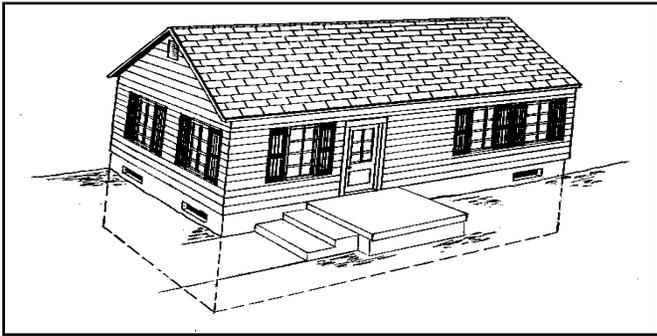
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type – Two floors Basement – None Is Building Elevated? – No
Pre-FIRM Rating	Use Pre-FIRM rate table <i>no basement/enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>no basement/enclosure</i> category.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

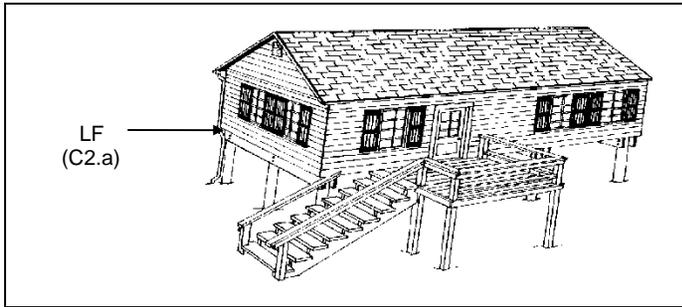
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	One floor with finished or unfinished basement
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type — Two floors Basement — Finished or unfinished Is Building Elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table <i>with basement</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>with basement</i> category.



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

¹ LF — Lowest Floor

⁴ HAG — Highest Adjacent Grade

² BFE — Base Flood Elevation

⁵ See page LFG 2 for optional elevation rating

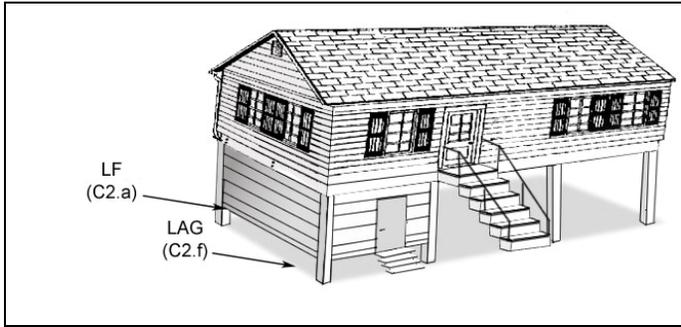
³ See page LFG 1 for explanation of proper openings

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	None
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table .</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

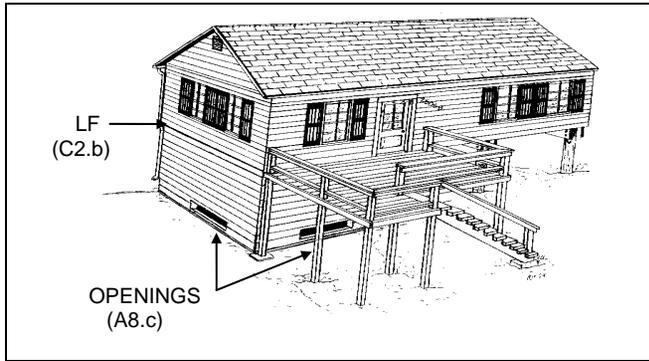
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	Two floors, including hanging floor (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor. List the value of machinery, equipment, and appliances
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	AO Zone: If difference between LF ¹ and HAG ⁴ is equal to or greater than Base Flood Depth, use <i>with certification</i> rate. If not, use Pre-FIRM rate table <i>no basement/enclosure</i> category. AH Zone: If LF ¹ elevation is equal to or greater than BFE ² , use <i>with certification</i> rate. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table. A Zone with estimated BFE²: If LF ¹ elevation is equal to or greater than the estimated BFE ² , use Post-FIRM rate table <i>with the estimated base flood elevation</i> category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table <i>no basement/enclosure</i> category. A Zone without estimated BFE²: If difference between the LF ¹ and HAG ⁴ is 2 ft. or more, use Post-FIRM <i>no estimated base flood elevation</i> rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table <i>no basement/enclosure</i> category.
Post-FIRM Rating	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only. Submit the application to the NFIP for a rate. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If the difference is 0 or less, submit the application to the NFIP for a rate.</p>



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

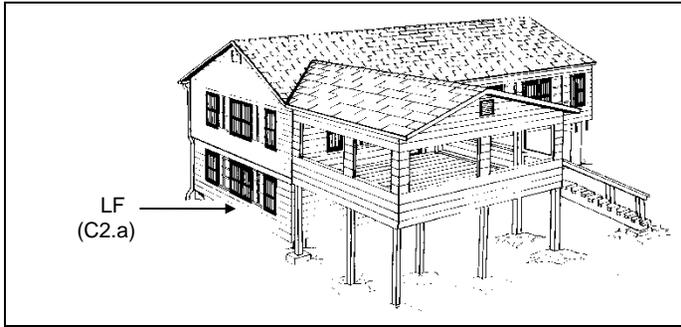
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.

Building Description	Two floors and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawlspace and garage
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (lower of crawlspace or garage)
Application Should Show	Building Type — Three or more floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table <i>with enclosure</i> category. AH Zone: Use Pre-FIRM rate table <i>with enclosure</i> category. A Zone: Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table <i>with enclosure</i> category. AH Zone: Use Pre FIRM rate table <i>with enclosure</i> category. A Zone: Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

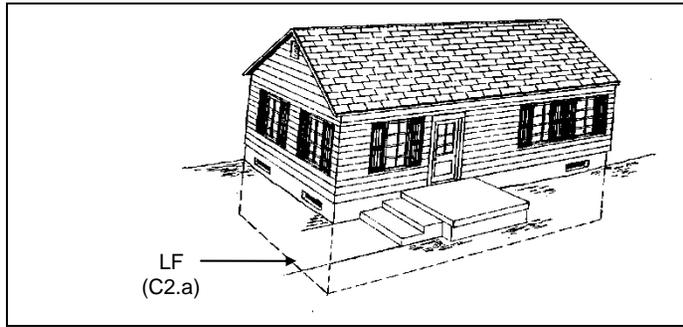
⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	Mobile home without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type — Mobile home Is Building Elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table .</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>

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



¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

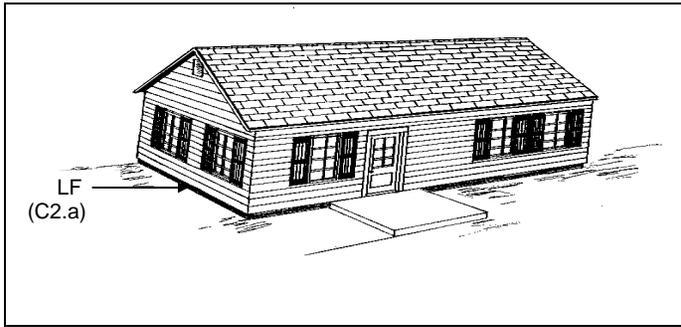
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished basement (See Elevation Certificate, Diagram 2)
Machinery or Equipment Servicing Building	With or without machinery or equipment in the basement
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type – Two floors Basement – Finished or unfinished Is Building Elevated? – No
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table <i>with basement</i> category. AH Zone: Use Pre-FIRM rate table <i>with basement</i> category. A Zone: Use Pre-FIRM rate table <i>with basement</i> category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

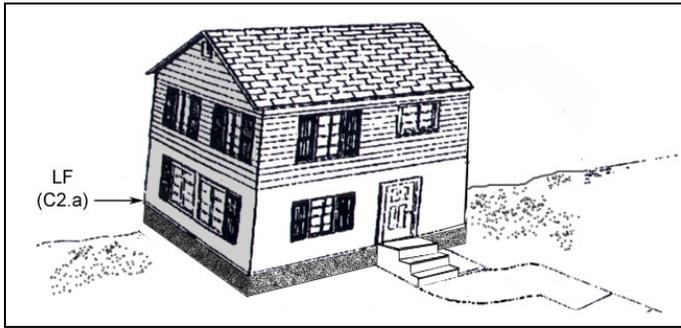
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor on slab (See Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type – One floor Basement – None Is Building Elevated? – No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table; no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>



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

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 See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (See Elevation Certificate, Diagram 1B)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type – Two floors Basement – None Is Building Elevated? – No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table; no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

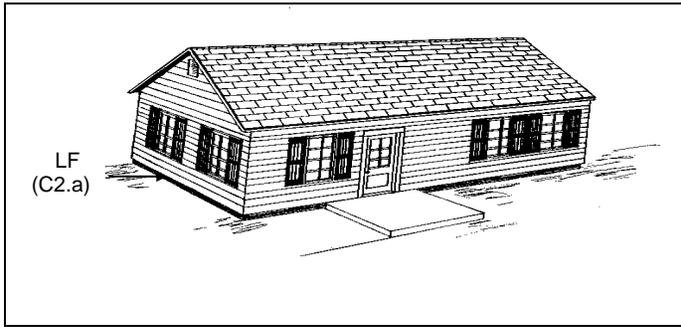
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	Two floors with garage on slab (See Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage.
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the machinery/equipment is below the BFE and the garage is properly vented.
Application Should Show	Building Type – Two floors Basement – None Is Building Elevated? – No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ AND HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table; no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

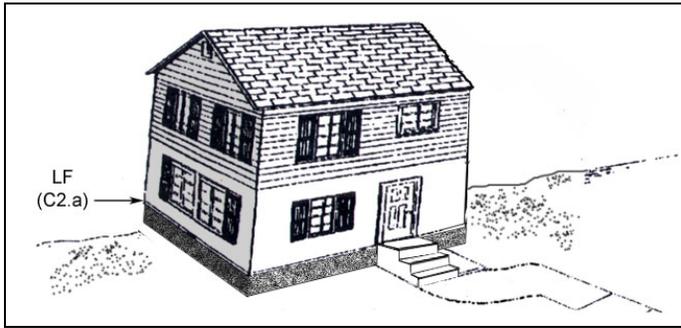
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor on slab (See Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type – One floor Basement – None Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (See Elevation Certificate, Diagram 1B)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type – Two floors Basement – None Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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



¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

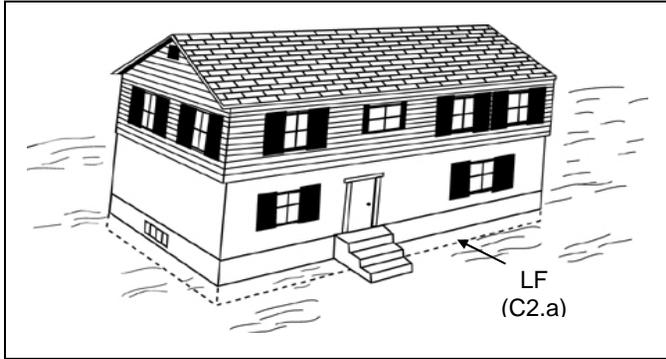
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors on slab with attached garage (See Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type – Two floors Basement– None Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

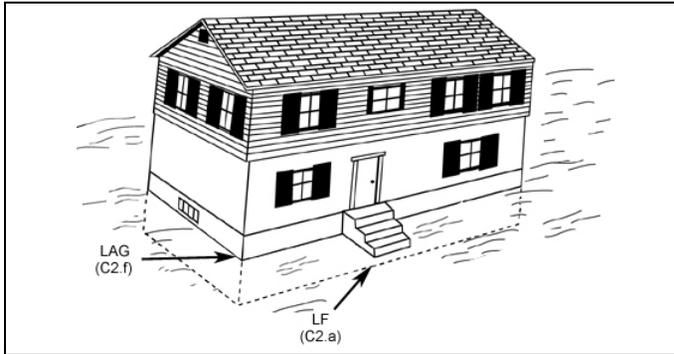
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors and subgrade crawlspace. (See Elevation Certificate, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Subgrade crawlspace
Application Should Show	Building Type — Three or more floors Is Building Elevated? — No Subgrade crawlspace
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table non-elevated with subgrade crawlspace 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 Specific Rating Guidelines for policy processing.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate. See "G. Crawlspace" on page RATE 24.



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

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 See page LFG 2 for optional elevation rating

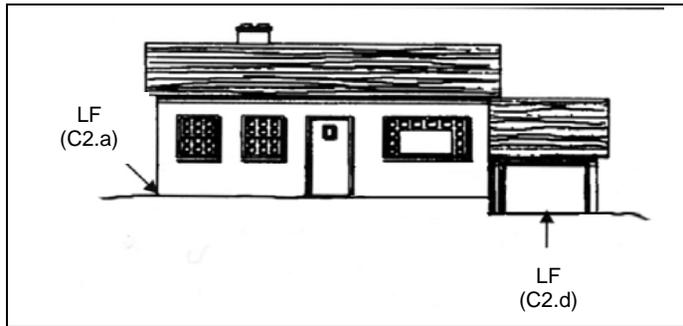
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors and unfinished basement. (See Elevation Certificate, Diagram 2) Basement floor is subgrade more than 2 feet, or subgrade no more than 2 feet and the distance between the basement floor and the top of the next higher floor is more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement
Application Should Show	Building Type — Three or more floors Is Building Elevated? — No Basement — Unfinished
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category. Pre-FIRM buildings with basements 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 Specific Rating Guidelines for policy processing.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

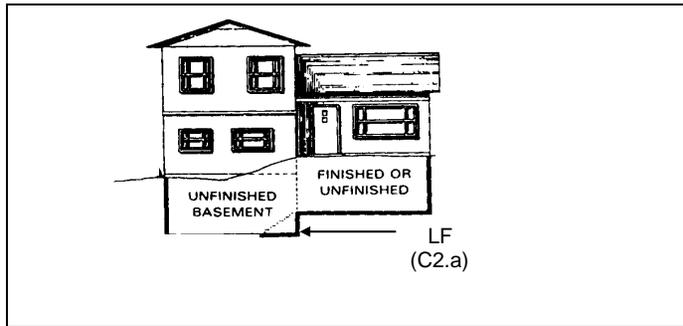
⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1A)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of slab of principal building area only if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type – One floor Basement – None Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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



¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

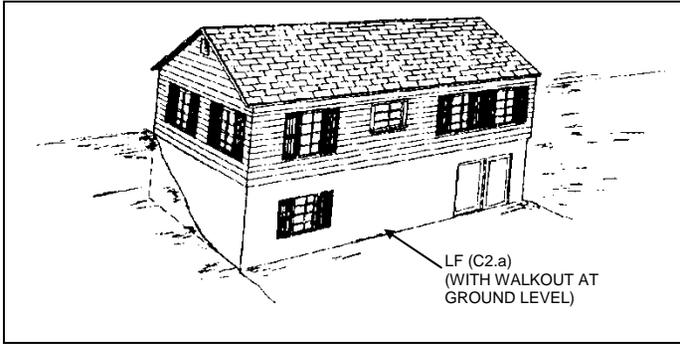
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Split level with unfinished or finished basement (See Elevation Certificate, Diagram 4)
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building Type – Split level Basement – Finished or unfinished Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE, use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

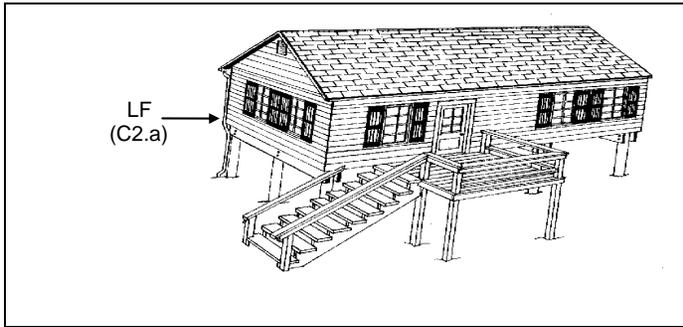
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter walls
Type of Enclosure	Load-bearing walls No openings Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment at ground level
Lowest Floor for Rating	Top of bottom floor (enclosure)
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

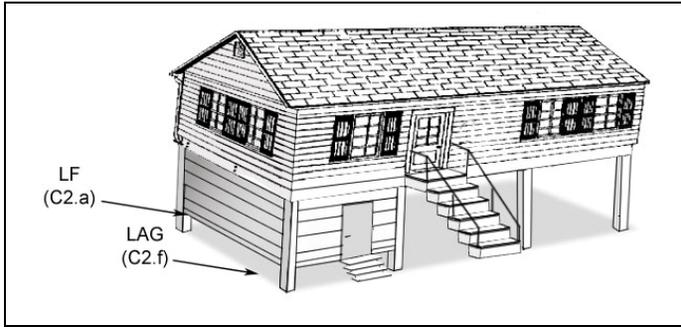
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

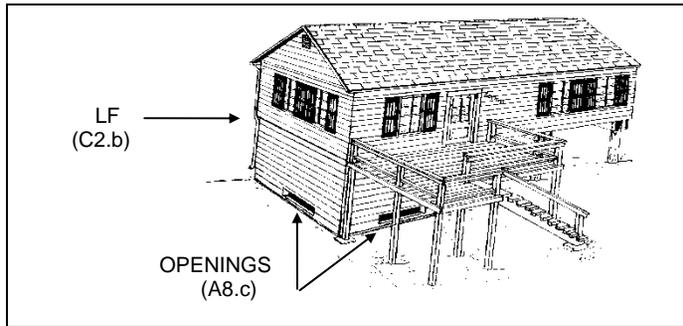
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors, including hanging floor (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor. List the value of machinery, equipment, and appliances
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type – Two floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure/crawl space category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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

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 See page LFG 2 for optional elevation rating

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.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of the next higher floor (elevated floor)
Application Should Show	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

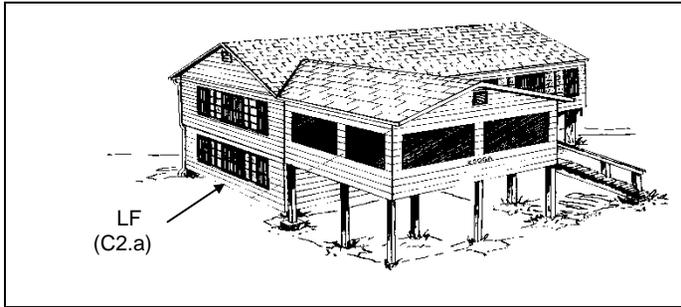
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors and unfinished enclosed area (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawlspace. Attached garage at lower level than crawlspace; garage above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (garage)
Application Should Show	Building Type — Three or more floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

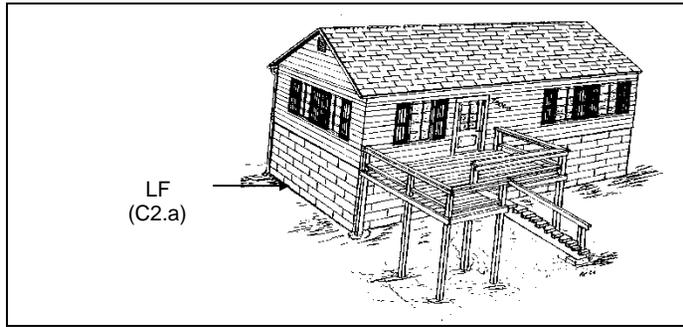
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? –Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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



¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

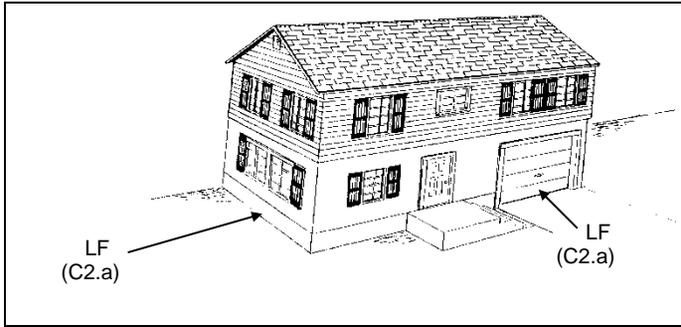
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished enclosure No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

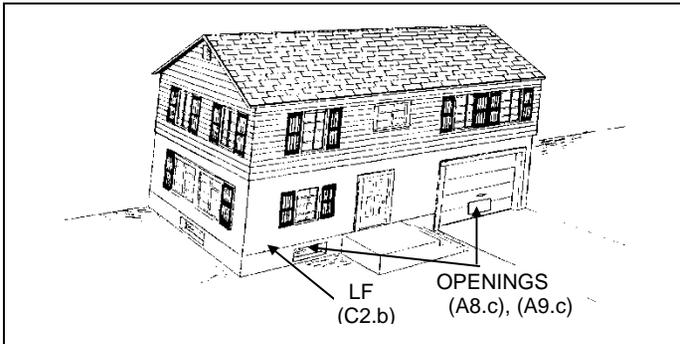
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with crawlspace (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Enclosed garage at same level as crawlspace Unfinished crawlspace without proper openings ³ Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Floor of crawlspace and garage
Application Should Show	Building Type – Three or more floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table elevated on crawlspace category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

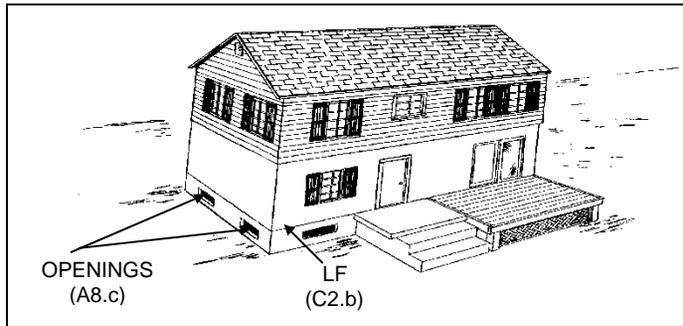
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with crawlspace (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawlspace and garage designed with proper openings ³ Floor of crawlspace is at or above lowest adjacent grade Garage at same level as crawlspace
Machinery or Equipment Servicing Building	Without machinery or equipment in crawlspace
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table elevated on crawlspace category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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



¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

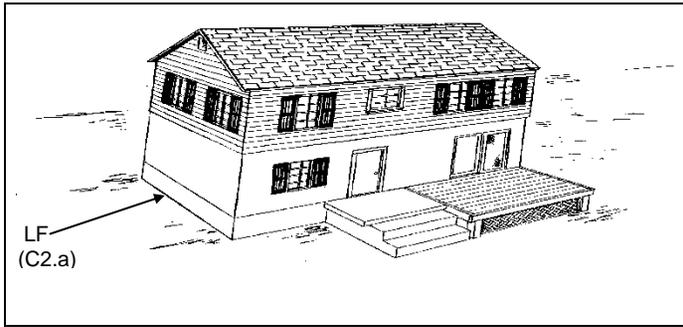
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with crawlspace (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawlspace designed with proper openings ³ Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawlspace
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table elevated on crawlspace category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure/crawlspace category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with crawlspace (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawlspace without proper openings ³ Floor of crawlspace is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (crawlspace)
Application Should Show	Building Type – Three or more floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table elevated on crawlspace category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

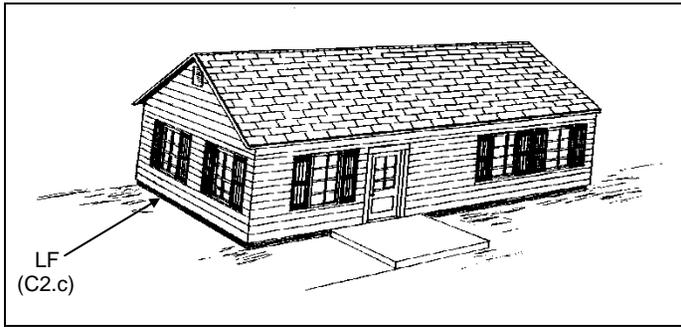
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Mobile home without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type — Mobile home Is Building Elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

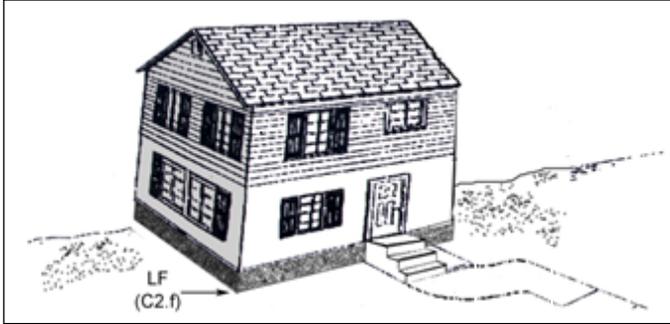
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor No basement (See Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – One floor Basement – None Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure/crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

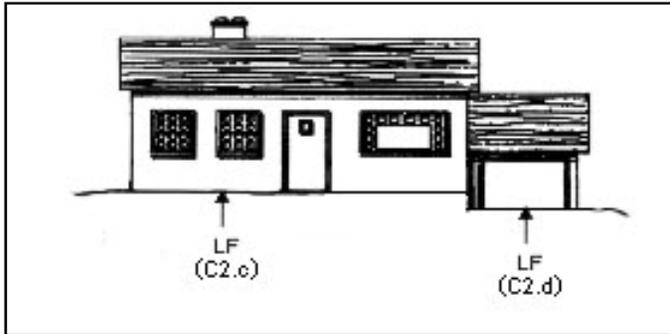
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (See Elevation Certificate, Diagram 1B)
Lowest Floor for Rating	Lowest adjacent grade (C2.f)
Application Should Show	Building Type – Two floors Basement– None Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure/crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

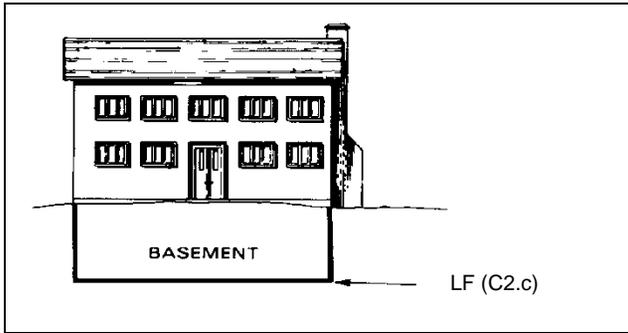
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



**NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975
TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶**

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

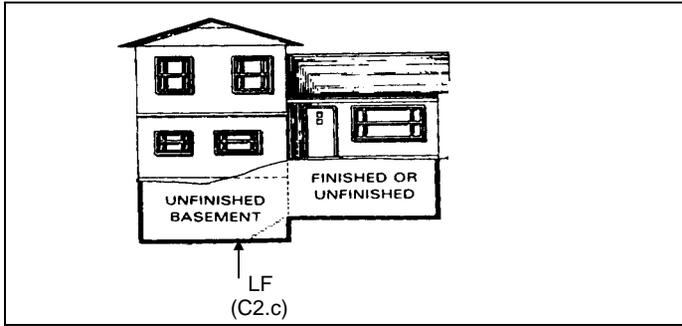
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Three floors Finished basement (See Elevation Certificate, Diagram 2)
Lowest Floor for Rating	Bottom of slab (basement) In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Three or more floors Basement – Finished Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure/crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF — Lowest Floor

⁴ HAG — Highest Adjacent Grade

² BFE — Base Flood Elevation

⁵ See page LFG 2 for optional elevation rating

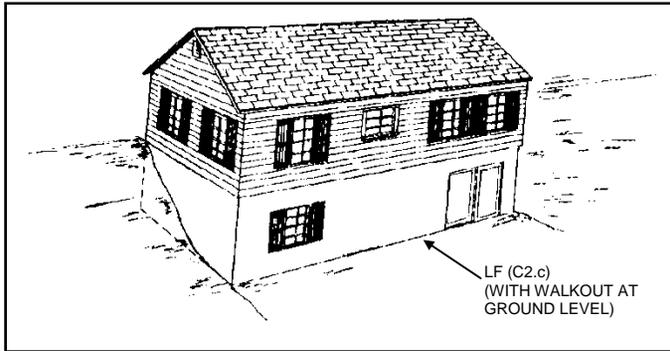
³ See page LFG 1 for explanation of proper openings

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Split level Unfinished basement (See Elevation Certificate, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Split level Basement – Unfinished Is Building Elevated? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure/crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

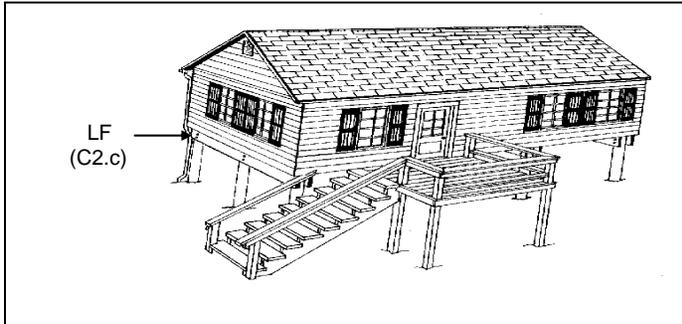
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: Above references may not apply to this page.

Building Description	Two floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter walls
Type of Enclosure	Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure/crawlspace category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

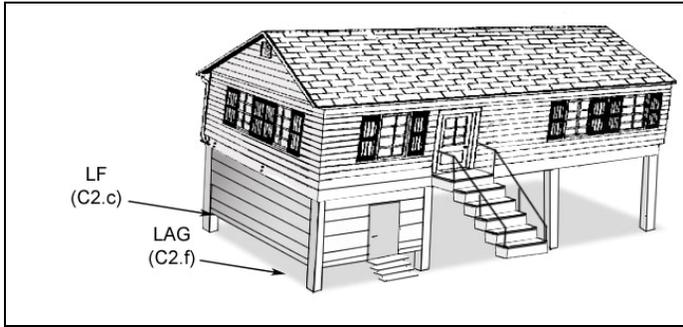
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch. 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) Use without obstruction if the area below the lowest elevated floor is enclosed by a combination of one 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 Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure/crawlspace rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

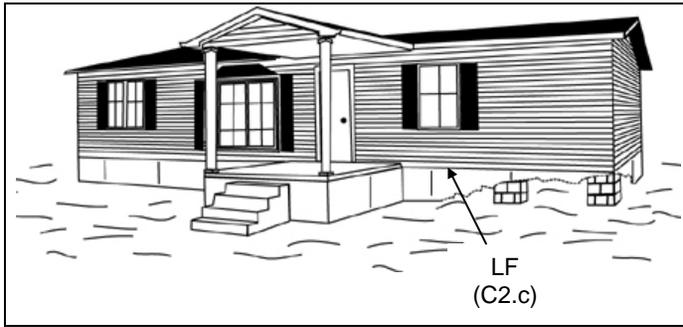
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	Two floors, including hanging floor (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor. List the value of machinery, equipment, and appliances
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type — Two floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

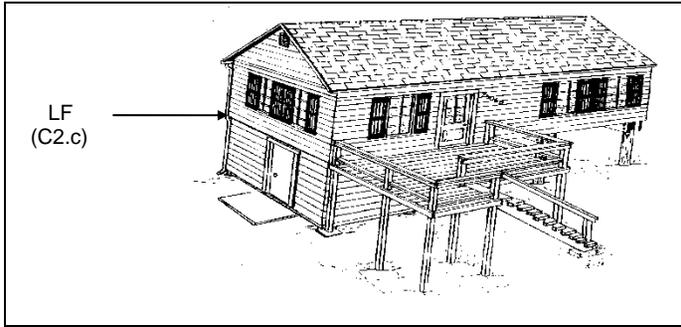
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: Above references may not apply to this page.

Building Description	Mobile home without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type — Mobile home Is Building Elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 zone Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

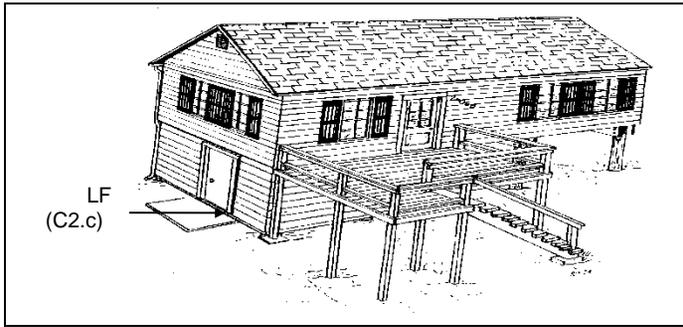
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category and describe the building as an elevated building with enclosure.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure/crawlspace rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

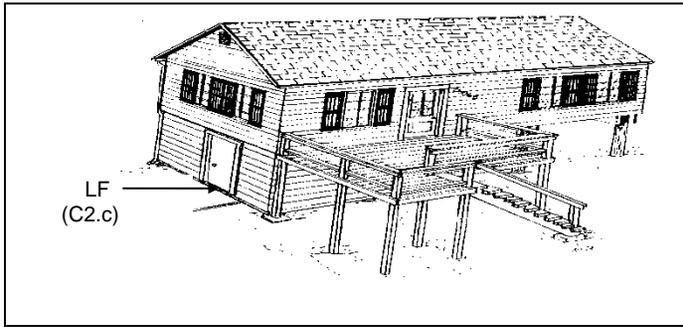
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use <i>with basement/enclosure/crawlspace rate</i> category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone <i>with basement/enclosure/crawlspace rate</i> category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

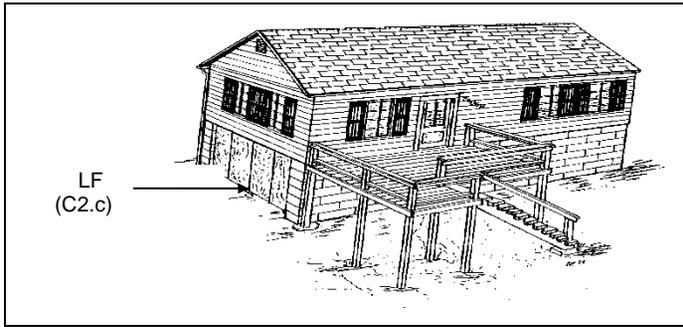
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure/crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

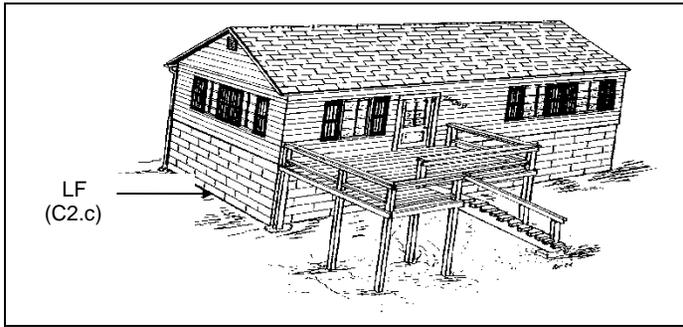
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure/crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

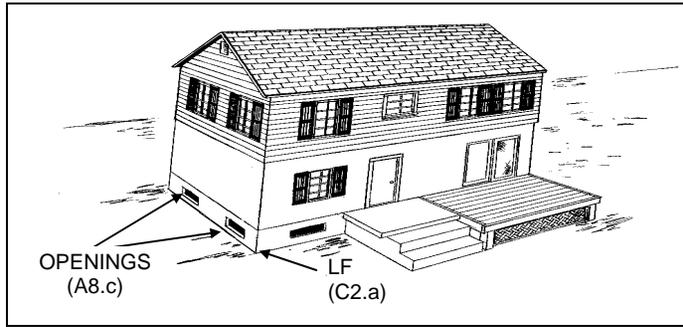
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure/crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

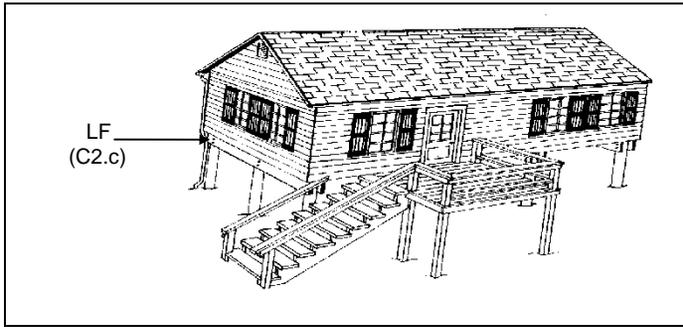
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	Two floors with crawlspace (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawlspace
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawlspace)
Application Should Show	Building Type — Three or more floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure/crawlspace rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure/crawlspace rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

⁴ HAG — Highest Adjacent Grade

² BFE — Base Flood Elevation

⁵ See page LFG 2 for optional elevation rating

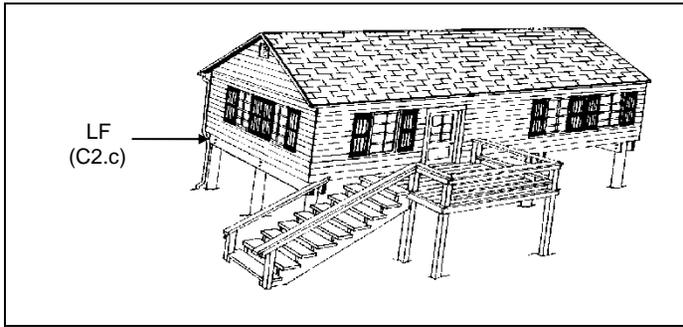
³ See page LFG 1 for explanation of proper openings

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch. 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) Use without obstruction if the area below the lowest elevated floor is enclosed by a combination of one 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 Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone Free of Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

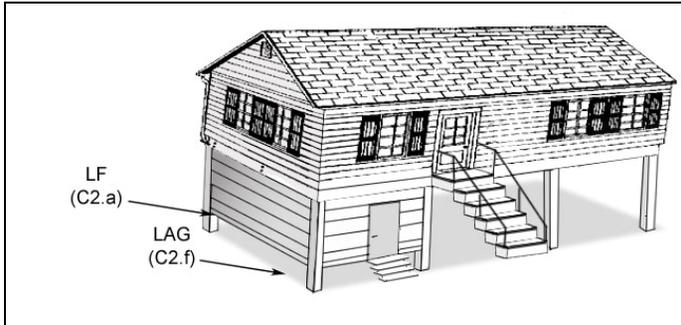
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure or open-wood latticework or insect screening
Machinery or Equipment Servicing Building	With machinery or equipment at or above BFE
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type – One floor Is Building Elevated? – Yes Is area below the elevated floor enclosed? – No
V-Zone Rating; Construction Date October 1, 1981 and After	Elevated buildings on posts, piers, pilings, or columns and with the lowest elevated floor below the BFE unfinished and used for building access only. Submit the application to the NFIP for a rate.



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

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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

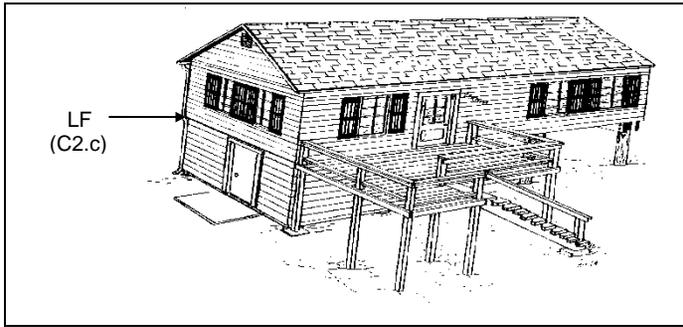
⁴ HAG — Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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.*

Building Description	Two floors, including hanging floor (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor. List the value of machinery, equipment, and appliances.
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type — Two floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — No
Post-FIRM Rating	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

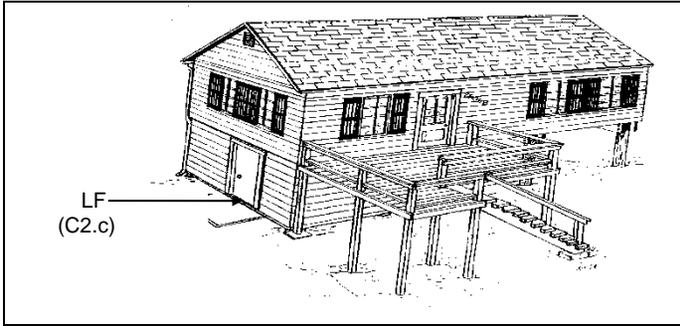
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	Without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone With Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

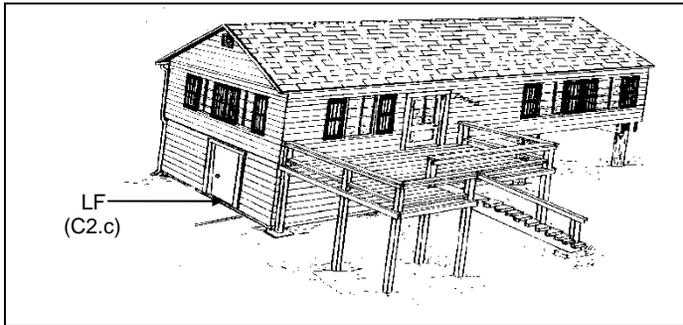
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below BFE
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

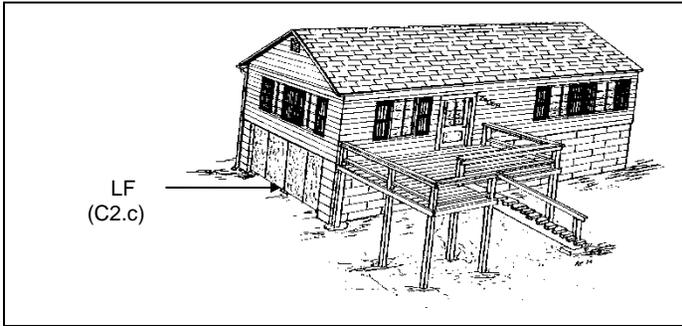
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

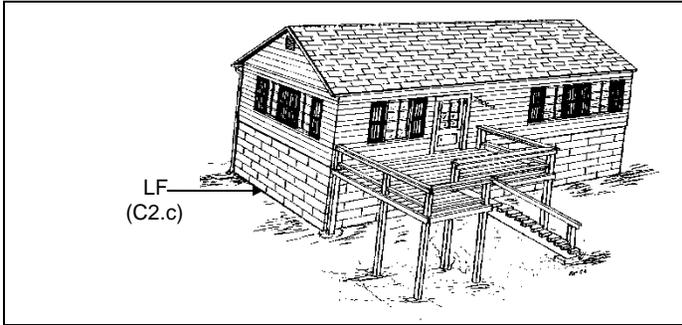
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed?– Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

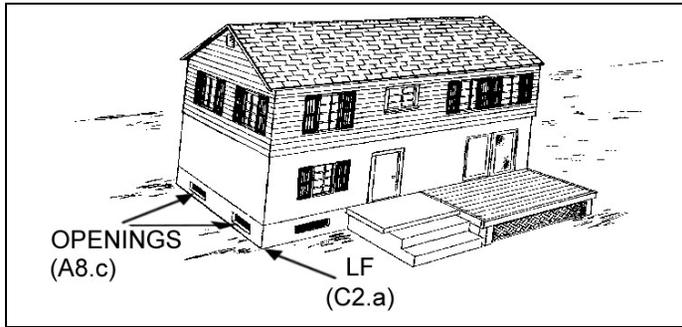
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type – Two floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

¹ LF — Lowest Floor

² BFE — Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG — Highest Adjacent Grade

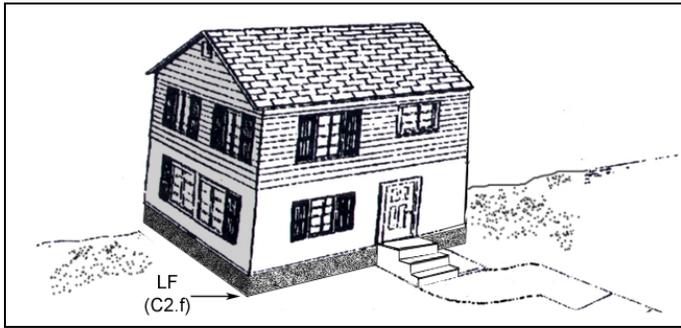
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawlspace (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawlspace
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawlspace)
Application Should Show	Building Type – Three or more floors Is Building Elevated? – Yes Is area below the elevated floor enclosed? – Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

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 See page LFG 2 for optional elevation rating

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

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

NOTE: *Above references may not apply to this page.*

Building Description	Two floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (See Elevation Certificate, Diagram 1B)
Lowest Floor for Rating	Lowest adjacent grade (C2.f)
Application Should Show	Building Type – Two floors Basement – None Is Building Elevated? – No
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

SPECIAL CERTIFICATIONS

This section presents detailed instructions for the completion of the National Flood Insurance Program (NFIP) Elevation Certificate 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 NFIP Elevation Certificate (EC) form and instructions were revised effective March 16, 2009. 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 two photographs of the building must accompany. This additional information will significantly enhance the agent'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.

Beginning April 1, 2009, the 2009 EC form and instructions (shown on pages CERT 11-25) are being phased in on a voluntary basis until April 1, 2010. Elevations certified on or after April 1, 2010, must be submitted on the 2009 form. An exception is made when the community official completes the 2006 EC with elevation data received by the community before April 1, 2010. It must be noted in the Comments area of Section G of the 2006 EC that the community had the data on file before April 1, 2010.

When two or more ECs are submitted on one property, 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 under any circumstances.

The EC is required on Post-FIRM construction, but is optional on Pre-FIRM construction. The EC is required by the NFIP to certify the lowest floor of a building so the policy can be properly rated, as follows (also see pages LFG 1-2A):

- All Post-FIRM structures

The EC is to be completed by a land surveyor, engineer, or architect who is

authorized by state or local law to certify elevation information when it is required for Zones A1-A30, AE, AH, A (with 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 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 structures rated using Post-FIRM rates

Pre-FIRM construction can be elevation rated using the Post-FIRM EC rates, which are more favorable rates if the lowest floor of the building is at or above the BFE for the community. In most cases, the lowest floor level of a Pre-FIRM building is below the BFE, and it would not benefit the insured to pay the cost for an EC in an attempt to secure a lower rate. The decision to obtain an EC and to request Post-FIRM rating of a Pre-FIRM building is an option of the insured.

- 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.

Detailed instructions for completion are provided with the EC.

The producer is to attach the original of the completed EC to the Application. A photocopy is to be forwarded to the policyholder and a copy is retained by the producer.

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 a least two photographs that show the front and back of the building and were taken and

dated within 90 days of the mailing date (not the certification date, if that date was earlier). If the building is a split-level or has multi-level areas at ground level, at least two additional photographs showing views of both sides of the building must be submitted.

- Exception 1: When an agent moves his or her book of business from one WYO company to another, or when one WYO company acquires another's book of business, photographs are not required. 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 and WYO company, 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 rating 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, two 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"x3", 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 Elevation Certificate submitted without the required photographs is not considered valid for rating, unless the building is in the course of construction. Each 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

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, 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 two current photographs of the building. (See II. PHOTOGRAPH REQUIREMENTS above.)
- 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.

Section B – Flood Insurance Rate Map (FIRM) Information

The Flood Insurance Rate Map (FIRM) information includes the following:

- FIRM panel effective date and revised 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 Coastal Barrier Resources System section of this manual for flood insurance coverage eligibility.

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 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 shoot 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 must convert any metric elevation readings into feet before calculating the flood insurance premium.

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.

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.

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.

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 Base Flood Elevation (BFE); however, a floodproofing design certification is required. Certified floodproofing may result in lower rates.
- 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 estimated BFE, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on page CERT 5.
- 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 without human

intervention, its floodproofed walls will not collapse, and the floor at the base of the floodproofed walls will resist flotation during flooding conditions.

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms with 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, flood depth, or comparable community-approved floodplain management standards, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Flood Insurance Application.

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. See pages RATE 31-32 for information on rounding elevations.

D. Certification

- 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 estimated BFE *and* located in a FEMA-approved community that is listed on the next page. 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.

- 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 estimated BFE, in order to receive credit for floodproofing in lieu of elevation.

National Flood Insurance Program

FLOODPROOFING CERTIFICATE
FOR NON-RESIDENTIAL STRUCTURES

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	FOR INSURANCE COMPANY USE POLICY NUMBER COMPANY NAIC NUMBER	
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 (In AO Zones, Use Depth)

SECTION II FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)

Floodproofing Design Elevation Information:

Building is floodproofed to an elevation of feet NGVD. (Elevation datum used must be the same as that on the FIRM.)

Height of floodproofing on the building above the lowest adjacent grade is feet.

(NOTE: For insurance rating purposes, the building's floodproofed design elevation must be at least one 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 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.

**FLOOD INSURANCE
FLOODPROOFING CERTIFICATE
FEMA FORM 81-65**

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, 500 C Street SW, Washington, DC 20472, Paperwork Reduction Project (1660-0008).

NOTE: Do not send your completed form to this address.



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

2009 EDITION

Voluntary-Use Date: April 1, 2009

Mandatory-Use Date: April 1, 2010

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. <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 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 *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. Benchmark Utilized _____ Vertical Datum _____ 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 _____	
Title _____		Company Name _____	
Address _____		City _____	State _____ ZIP Code _____
Signature _____		Date _____	Telephone _____

PLACE SEAL HERE

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	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.

SECTION A – PROPERTY INFORMATION

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.

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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>.

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

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

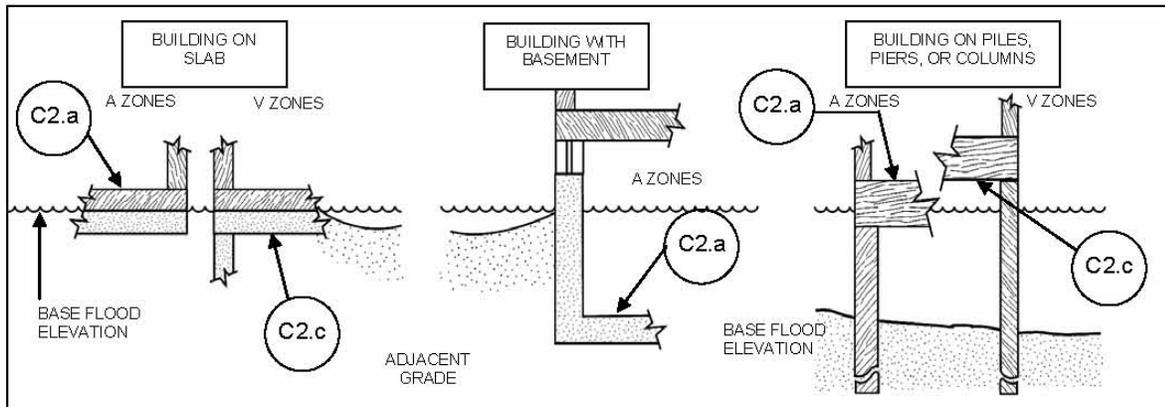
required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a-h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all machinery 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.

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

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.

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO & ZONE A (WITHOUT BFE)

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.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

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.

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

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.

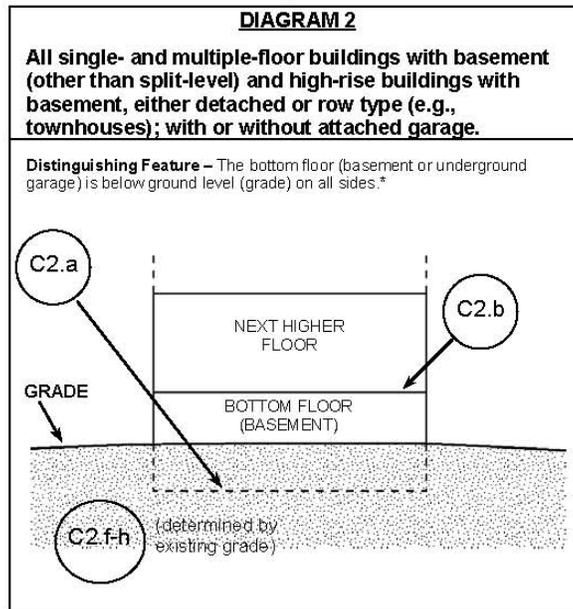
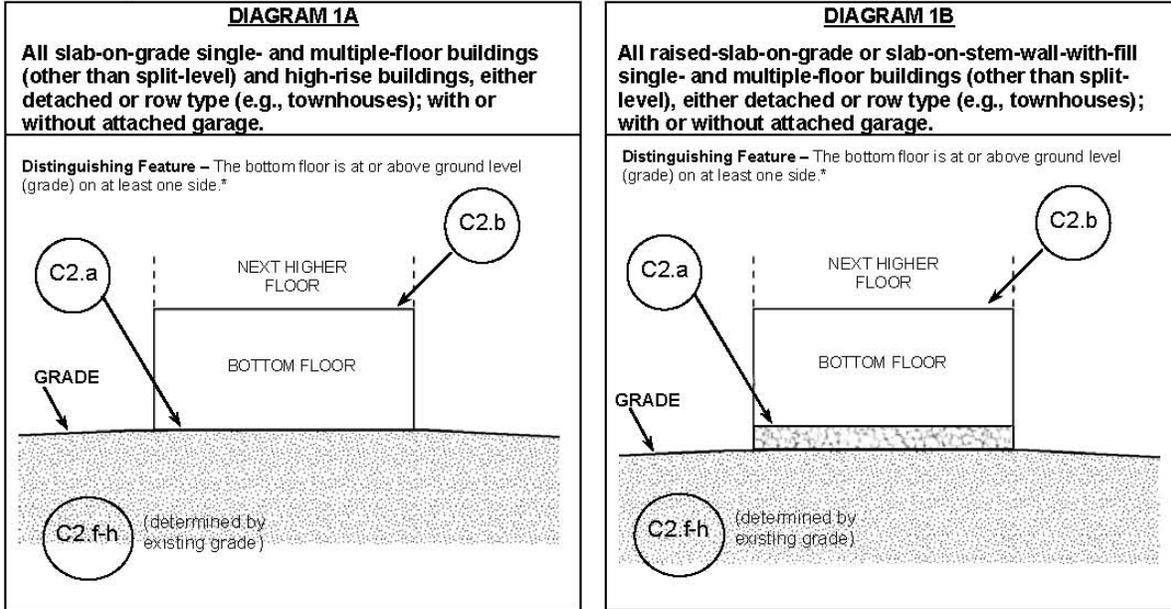
Item G10. Community's design flood elevation. Enter the elevation (including freeboard above the BFE) to which the community requires the lowest floor to be elevated. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

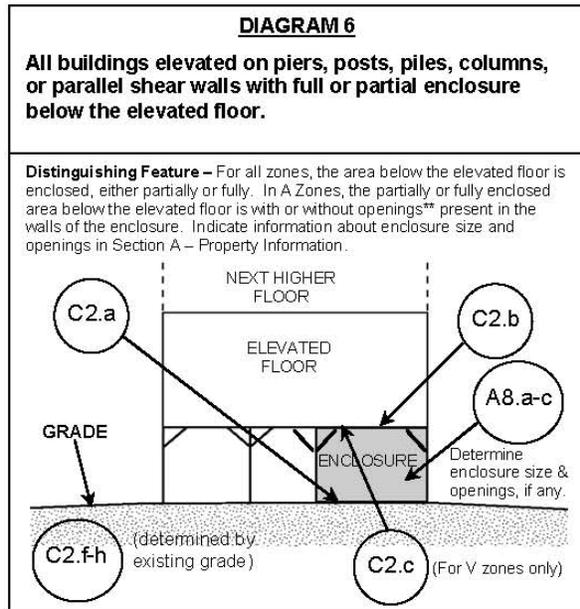
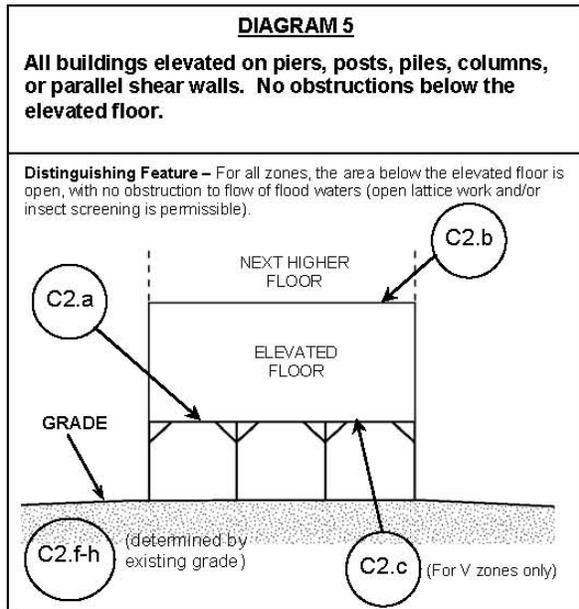
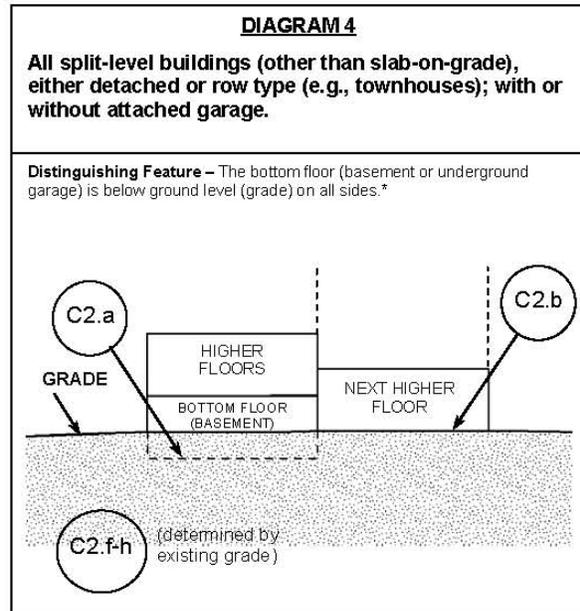
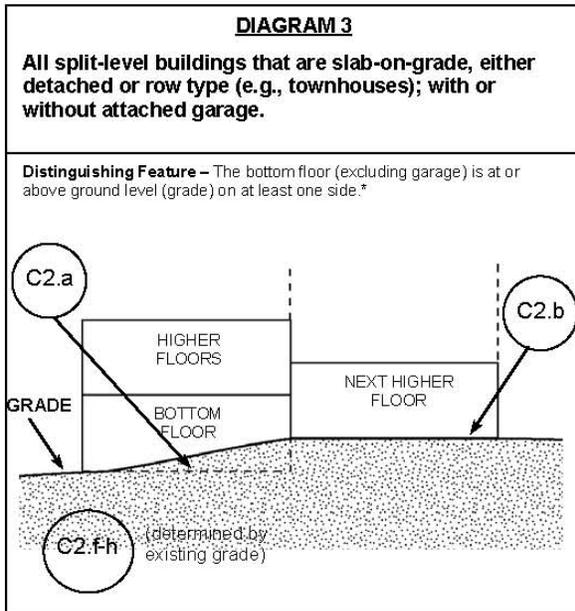
BUILDING DIAGRAMS

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).

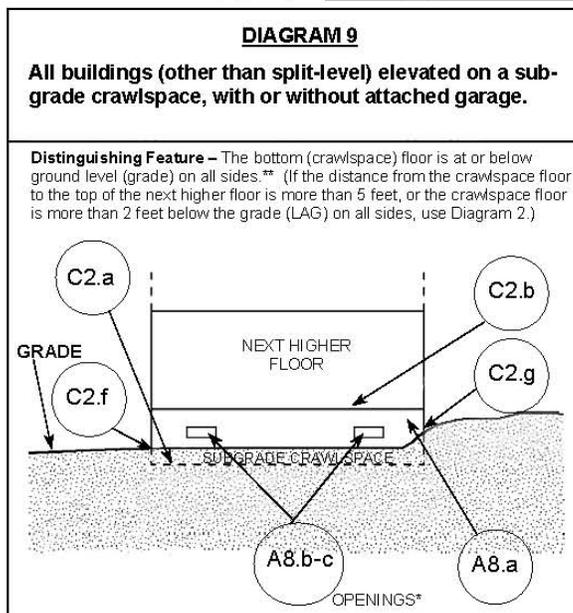
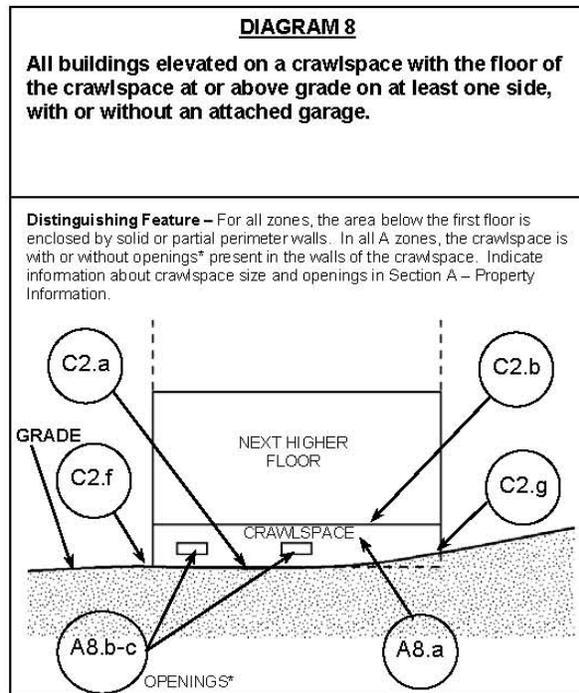
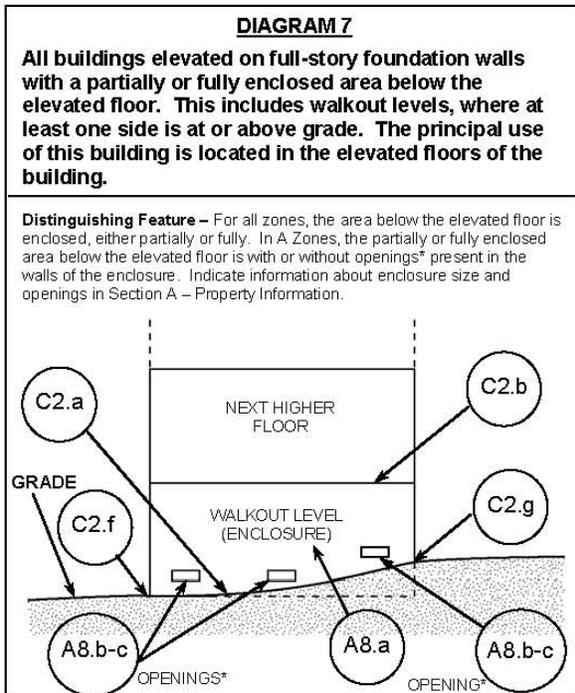


* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc



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** 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.



* 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.



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FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

2006 EDITION

NATIONAL FLOOD INSURANCE PROGRAM ELEVATION CERTIFICATE

PAPERWORK REDUCTION ACT NOTICE

Public reporting burden for the Elevation Certificate is estimated to average 3.5 hours per response. Burden means the time, effort, or financial resources expended by persons to generate, maintain, retain, disclose, or provide information to the Federal Emergency Management Agency (FEMA). You are not required to respond to the collection of information unless a valid OMB control number is displayed in the upper right corner of the form. You may send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: U.S. Department of Homeland Security, Federal Emergency Management Agency, Mitigation Division, 500 C Street SW, Washington DC 20472, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.** To obtain or retain benefits under the National Flood Insurance Program (NFIP), you must respond to this collection of information.

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 a floodplain management ordinance that specifies 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 the FEMA Floodplain Management Bulletin about using the Elevation Certificate, available on FEMA's website at www.fema.gov/fima/fpmbul.shtm. Click on "FEMA 467-1 Elevation Certificate Cover and Bulletin."

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

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 crawl space or enclosure(s), provide:		A9. For a building with an attached garage, provide:	
a) Square footage of crawl space or enclosure(s) _____ sq ft		a) Square footage of attached garage _____ sq ft	
b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade _____		b) No. of permanent flood openings in the attached garage walls 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	

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. <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 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 *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-g below according to the building diagram specified in Item A7. Benchmark Utilized _____ Vertical Datum _____ Conversion/Comments _____	
Check the measurement used.	
a) Top of bottom floor (including basement, crawl space, 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 in Comments) _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade (LAG) _____	<input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade (HAG) _____	<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.			
Certifier's Name		License Number	
Title	Company Name		
Address	City	State	ZIP Code
Signature	Date	Telephone	

PLACE SEAL HERE

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	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, crawl space, or enclosure) is _____ feet meters above or below the HAG.
- b) Top of bottom floor (including basement, crawl space, or enclosure) is _____ feet meters above or below the LAG.
- E2. For Building Diagrams 6-8 with permanent flood openings provided in Section A Items 8 and/or 9 (see page 8 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
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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 _____

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, following.

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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."

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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.

SECTION A – PROPERTY INFORMATION

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. 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. If the building has split-level or multi-level areas, provide at least two additional photographs showing side views of the building. All photographs must be in color and measure at least 3"x3". Digital photographs are acceptable.

Item A7. Select the diagram on pages 7-8 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-g. 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 crawl space 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 crawl space or enclosure(s). Examples of elevated buildings constructed with crawl space and enclosure(s) are shown in Diagrams 6-8 on page 8. Diagram 2 or 4 should be used for a building constructed with a crawl space floor that is below the exterior grade on all sides.

Items A8.b-c Enter in Item A8.b the number of permanent flood openings in the crawl space or enclosure(s) walls 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, 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. If the crawl space or enclosure(s) walls have no permanent openings 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-c 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 adjacent grade. 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 garage has no permanent flood openings within 1.0 foot above adjacent grade, enter "0" (zero) in Items A9.b-c.

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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 new county 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.

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. An information sheet explaining CBRS areas and OPAs may be obtained on FEMA's web site at http://www.fema.gov/fhm/fmc_cbrs.shtm.

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

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 crawl spaces to shoot the elevation of the crawl space floor. If access to the crawl space 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 crawl space to the "next higher floor," and then subtract the crawl space height from the elevation of the "next higher floor." If there is no access to the crawl space, use the exterior grade next to the structure to measure the height of the crawl space 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 crawl space floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawl space floor to the next higher floor, try to verify this by looking inside the crawl space through any openings or vents.

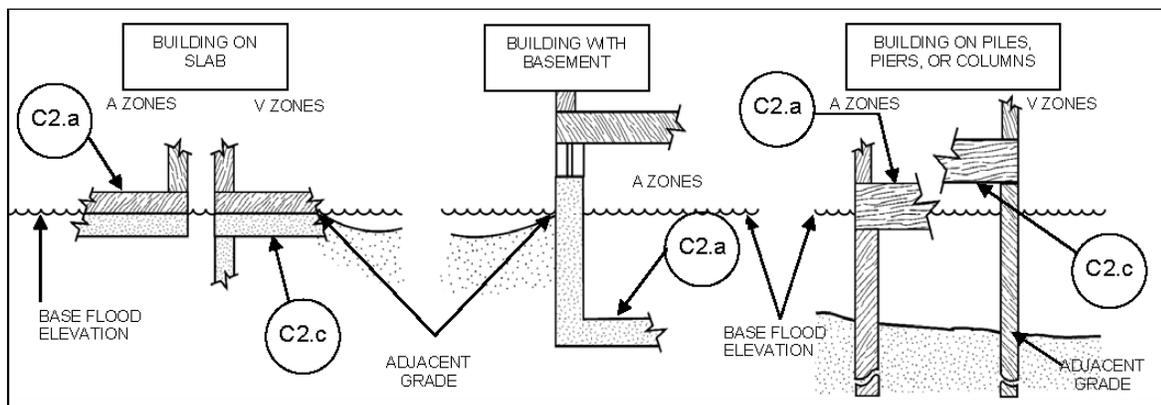
In all three cases, provide the elevation in the Comments area of Section D on the back of the form and a brief description of how the elevation was obtained.

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-g. 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-g. Provide the benchmark utilized, the vertical datum for that benchmark, and any datum conversion necessary. 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. Also provide the vertical datum for the benchmark elevation. 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. All elevations for the certificate, including the elevations for Items C2.a-g, must be referenced to the datum on which the BFE is based. 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-g 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-g. 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 crawl space, Diagram 8, enter the elevation of the top of the crawl space floor in Item C2.a, whether or not the crawl space 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 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 Adjacent grade is defined as the elevation of the ground, sidewalk, patio slab, or deck support immediately next to the building. If the certificate is to be used to support a request for a LOMA or LOMR-F, provide in the Comments area the lowest adjacent grade elevation measured at the deck support or stairs if that elevation is lower than the building's lowest adjacent grade. 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.

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

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, or other relevant information not specified on the front.

**SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO
& ZONE A (WITHOUT BFE)**

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 6-8 with permanent flood openings (see page 8), 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.

SECTION F - PROPERTY OWNER (OR OWNER’S REPRESENTATIVE) CERTIFICATION

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.

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

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.-G9, 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.-G9, 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.

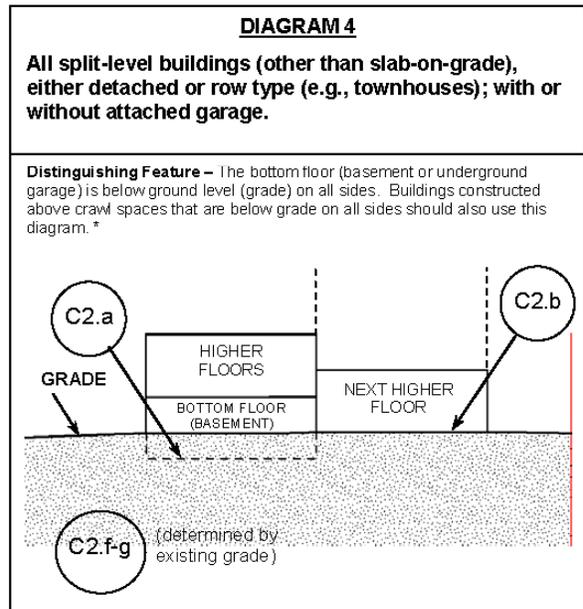
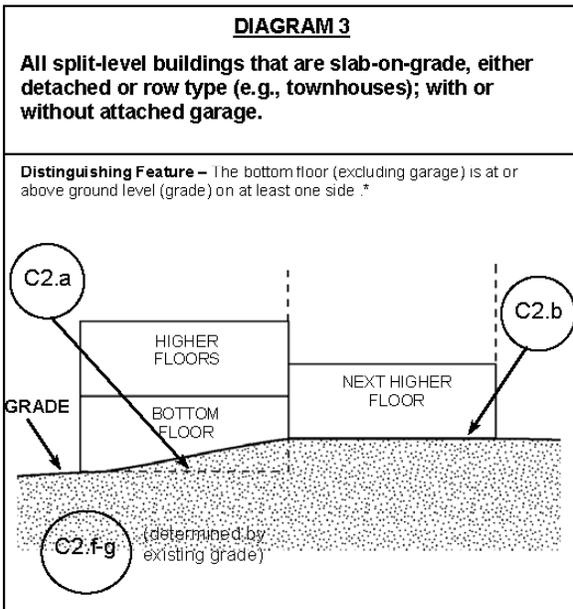
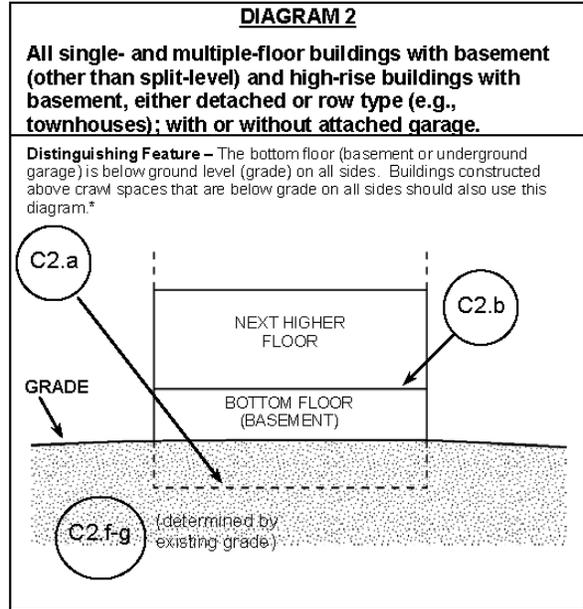
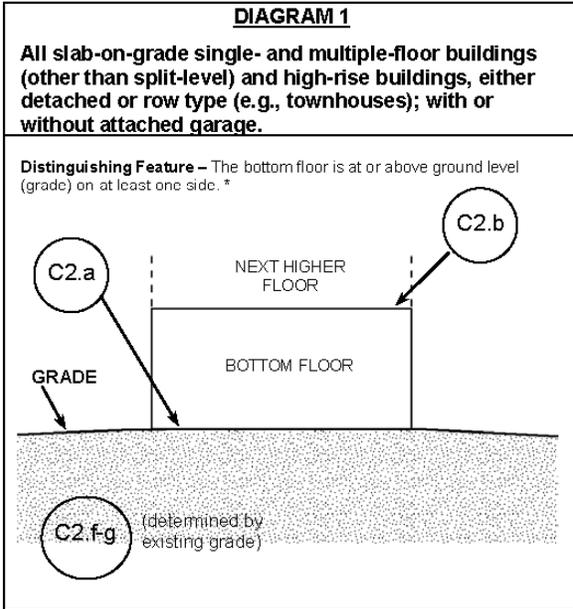
Item G9. BFE. Using the appropriate FIRM panel, FIS Profile, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

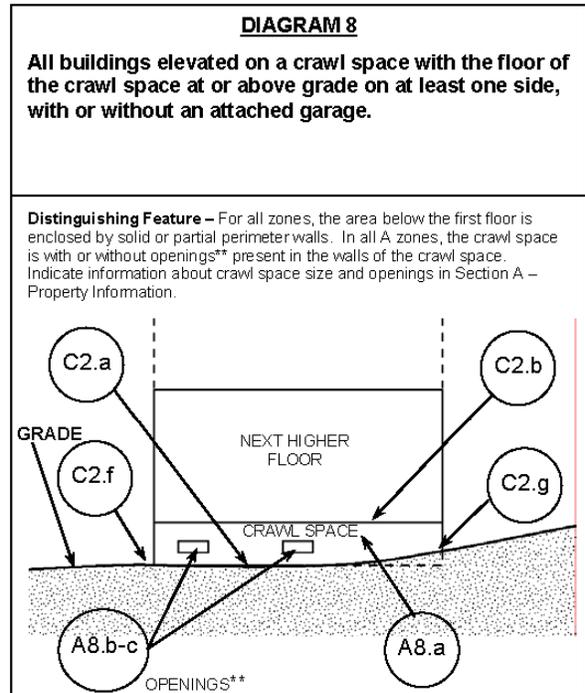
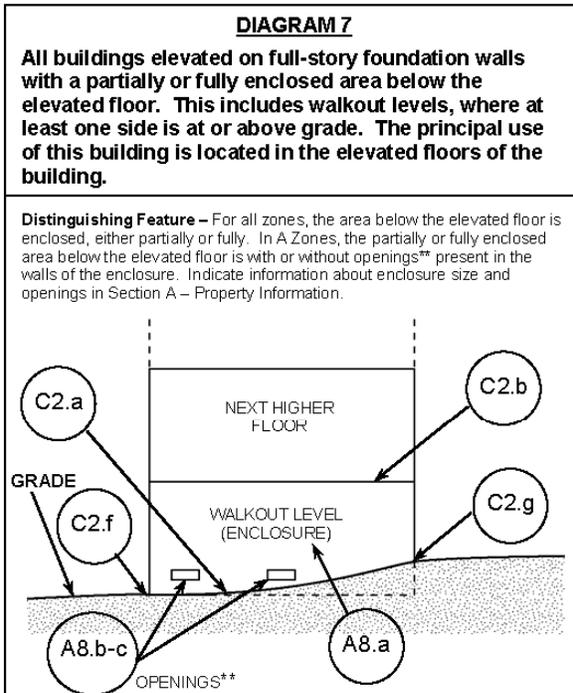
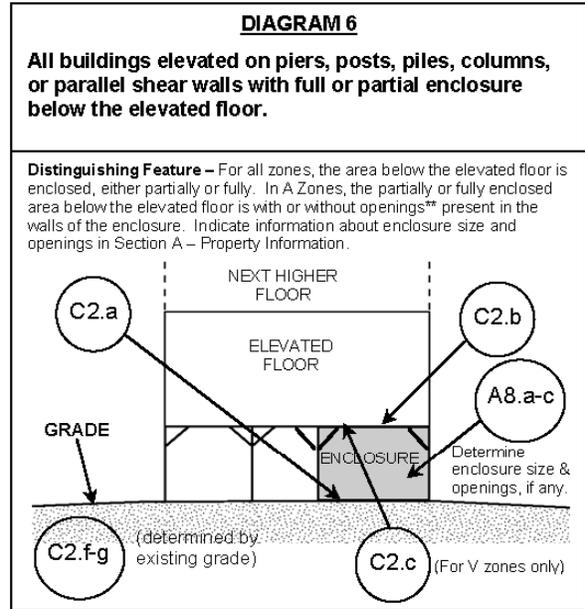
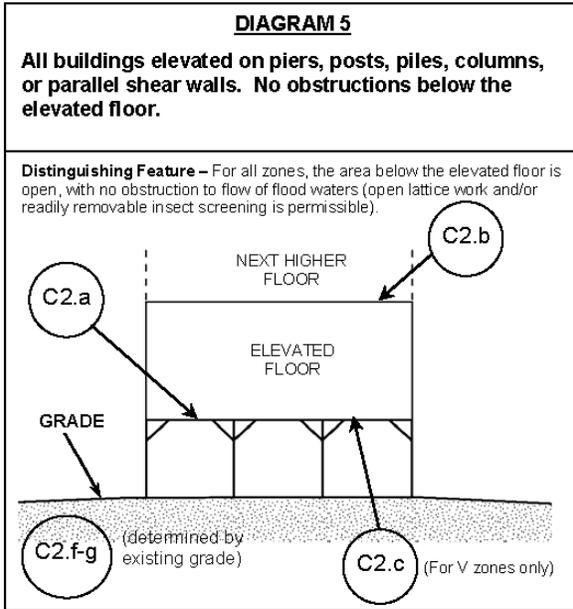
BUILDING DIAGRAMS

The following eight 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 crawl space 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-g.

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.



** An “opening” is defined as a permanent opening in a wall 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 crawl spaces with a total net area of not less than one square inch for every square foot of area enclosed. Each opening must be on different sides of the enclosed area. If a building has more than one enclosed area, each area must have openings on exterior walls to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the grade underneath the flood vents. Alternatively, you may submit a certification by a registered professional engineer or architect that the design 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.

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in NFIP **Regular Program communities**.

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 one building can be insured per policy, and only one policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for building/contents coverage or contents-only coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy. However, for the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. (See V. RENEWAL.) NFIP map grandfathering rules do not apply to the PRP.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types—one- to four-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 one 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, each more than \$1,000; or
- 3 or more flood insurance claim payments, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants), each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants), regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each more than \$1,000.

In reviewing a building's flood loss history for PRP eligibility, be aware that:

- A flood insurance claim payment (building and/or contents) and a Federal flood disaster relief payment (including loans and grants) for the same loss are considered a single payment.
- Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

THE PRP AT A GLANCE

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1-4 Family	Other Residential	Non-Residential
Combined Building/ Contents	\$250,000/ \$100,000	\$250,000/ \$100,000	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart on the next page.

- Properties in Special Flood Hazard Areas or in Emergency Program communities are **not eligible** for the PRP.
- Residential condominium associations eligible under the Residential Condominium Building Association Policy 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 Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following:

- A Letter of Map Amendment (LOMA)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (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 Elevation Certificate indicating the exact location and flood zone of the building, and

signed and dated by a surveyor, engineer, architect, or local community official

- A flood zone determination certification that guarantees the accuracy of the information.

An agent 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, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the property's continued eligibility for the PRP must be provided for the policy to be renewed. See IV. DOCUMENTATION.

VI. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to the PRP.

VII. REPLACEMENT COST COVERAGE

Replacement cost coverage applies **only if** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

VIII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- The \$50.00 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$13.00 is included in the premium and is not subject to commission.
- The ICC premium of \$6.00 is included.

IX. DEDUCTIBLES

The standard deductible for PRPs is \$1,000 each for building and contents, applied separately. Optional deductibles are not available for PRPs.

PREFERRED RISK POLICY CONDOMINIUM RATING CHART

RESIDENTIAL SINGLE UNIT BUILDING OR TOWNHOUSE/ROWHOUSE TYPE—BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT

PURCHASER OF POLICY	Building Occupancy ¹	Condo Unit Indicator ¹	PRP Eligibility	Rate Table ²	Policy Form
UNIT OWNER	SINGLE FAMILY	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	SINGLE FAMILY	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

MULTI-UNIT RESIDENTIAL BUILDING—2 TO 4 UNITS PER BUILDING

PURCHASER OF POLICY	Building Occupancy ¹	Condo Unit Indicator ¹	PRP Eligibility	Rate Table ²	Policy Form
UNIT OWNER	2-4	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	2-4	Yes	Yes	One- to Four-Family-Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

MULTI-UNIT RESIDENTIAL BUILDING—5 OR MORE UNITS PER BUILDING

PURCHASER OF POLICY	Building Occupancy ¹	Condo Unit Indicator ¹	PRP Eligibility	Rate Table ²	Policy Form
UNIT OWNER	OTHER RESIDENTIAL	Yes	Yes	Other Residential	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	OTHER RESIDENTIAL	Yes	Yes	Other Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	Building Occupancy ¹	Condo Unit Indicator ¹	PRP Eligibility	Rate Table ²	Policy Form
UNIT OWNER	NON-RESIDENTIAL	Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	Yes	Non-Residential Contents Only	GENERAL PROPERTY
UNIT OWNER	SINGLE FAMILY	Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	Yes	One- to Four-Family Residential or Other Residential if 5 or more units	DWELLING
ASSOCIATION	NON-RESIDENTIAL	N/A	Yes	Non-Residential Building and Contents	GENERAL PROPERTY

¹When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

²All building rates are based on the lowest floor of the building.

PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2008

**ONE- TO FOUR-FAMILY RESIDENTIAL
BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}**

With Basement or Enclosure ⁵			Without Basement or Enclosure ⁶		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$119
\$ 30,000	\$ 12,000	\$173	\$ 30,000	\$ 12,000	\$148
\$ 50,000	\$ 20,000	\$221	\$ 50,000	\$ 20,000	\$196
\$ 75,000	\$ 30,000	\$260	\$ 75,000	\$ 30,000	\$230
\$100,000	\$ 40,000	\$287	\$100,000	\$ 40,000	\$257
\$125,000	\$ 50,000	\$307	\$125,000	\$ 50,000	\$277
\$150,000	\$ 60,000	\$326	\$150,000	\$ 60,000	\$296
\$200,000	\$ 80,000	\$361	\$200,000	\$ 80,000	\$326
\$250,000	\$100,000	\$388	\$250,000	\$100,000	\$348

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$ 12,000	\$ 53	\$ 12,000	\$ 80
\$ 20,000	\$ 81	\$ 20,000	\$113
\$ 30,000	\$ 93	\$ 30,000	\$130
\$ 40,000	\$105	\$ 40,000	\$147
\$ 50,000	\$117	\$ 50,000	\$164
\$ 60,000	\$129	\$ 60,000	\$181
\$ 80,000	\$153	\$ 80,000	\$201
\$100,000	\$177	\$100,000	\$221

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁵

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
Building Coverage	\$ 20,000	\$151	\$165	\$178	\$191	\$203	\$214	\$225	\$235	\$245
	\$ 30,000	\$165	\$179	\$192	\$205	\$217	\$228	\$239	\$249	\$259
	\$ 50,000	\$199	\$213	\$226	\$239	\$251	\$262	\$273	\$283	\$293
	\$ 75,000	\$215	\$229	\$242	\$255	\$267	\$278	\$289	\$299	\$309
	\$100,000	\$237	\$251	\$264	\$277	\$289	\$300	\$311	\$321	\$331
	\$125,000	\$244	\$258	\$271	\$284	\$296	\$307	\$318	\$328	\$338
	\$150,000	\$249	\$263	\$276	\$289	\$301	\$312	\$323	\$333	\$343
	\$200,000	\$280	\$294	\$307	\$320	\$332	\$343	\$354	\$364	\$374
	\$250,000	\$297	\$311	\$324	\$337	\$349	\$360	\$371	\$381	\$391

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁶

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
Building Coverage	\$ 20,000	\$123	\$135	\$146	\$157	\$167	\$177	\$186	\$195	\$203
	\$ 30,000	\$141	\$152	\$163	\$174	\$184	\$194	\$203	\$212	\$220
	\$ 50,000	\$176	\$187	\$198	\$209	\$219	\$229	\$238	\$247	\$255
	\$ 75,000	\$196	\$207	\$218	\$228	\$238	\$248	\$257	\$266	\$274
	\$100,000	\$214	\$225	\$236	\$246	\$256	\$266	\$275	\$284	\$292
	\$125,000	\$223	\$234	\$245	\$255	\$265	\$274	\$283	\$292	\$300
	\$150,000	\$230	\$241	\$252	\$262	\$272	\$281	\$290	\$299	\$307
	\$200,000	\$258	\$269	\$280	\$290	\$300	\$309	\$318	\$326	\$334
	\$250,000	\$273	\$284	\$295	\$305	\$315	\$324	\$333	\$341	\$349

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$13.00.

³Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

⁴Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

⁵Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 6.

⁶Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2008 (cont'd.)

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁴**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 880	\$1,139	\$1,387	\$1,623	\$1,848	\$2,062	\$2,265	\$2,456	\$2,636	\$2,805
	\$100,000	\$1,254	\$1,513	\$1,760	\$1,996	\$2,221	\$2,435	\$2,638	\$2,829	\$3,009	\$3,178
	\$150,000	\$1,529	\$1,788	\$2,035	\$2,271	\$2,496	\$2,710	\$2,913	\$3,104	\$3,284	\$3,453
	\$200,000	\$1,678	\$1,937	\$2,184	\$2,420	\$2,645	\$2,859	\$3,062	\$3,253	\$3,433	\$3,602
	\$250,000	\$1,783	\$2,042	\$2,289	\$2,525	\$2,750	\$2,964	\$3,167	\$3,358	\$3,538	\$3,707
	\$300,000	\$1,899	\$2,158	\$2,405	\$2,641	\$2,866	\$3,080	\$3,283	\$3,474	\$3,654	\$3,823
	\$350,000	\$2,027	\$2,286	\$2,533	\$2,769	\$2,994	\$3,208	\$3,410	\$3,601	\$3,781	\$3,950
	\$400,000	\$2,111	\$2,370	\$2,617	\$2,853	\$3,078	\$3,292	\$3,494	\$3,685	\$3,865	\$4,034
	\$450,000	\$2,207	\$2,466	\$2,713	\$2,949	\$3,174	\$3,388	\$3,590	\$3,781	\$3,961	\$4,130
	\$500,000	\$2,312	\$2,571	\$2,818	\$3,054	\$3,279	\$3,493	\$3,695	\$3,886	\$4,066	\$4,235

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁵**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 550	\$ 688	\$ 820	\$ 946	\$1,066	\$1,180	\$1,288	\$1,390	\$1,486	\$1,576
	\$100,000	\$ 742	\$ 880	\$1,012	\$1,138	\$1,258	\$1,372	\$1,480	\$1,582	\$1,678	\$1,768
	\$150,000	\$ 885	\$1,023	\$1,155	\$1,281	\$1,401	\$1,515	\$1,623	\$1,725	\$1,821	\$1,911
	\$200,000	\$1,034	\$1,172	\$1,304	\$1,430	\$1,550	\$1,664	\$1,772	\$1,874	\$1,970	\$2,060
	\$250,000	\$1,134	\$1,272	\$1,404	\$1,530	\$1,650	\$1,764	\$1,872	\$1,974	\$2,070	\$2,160
	\$300,000	\$1,240	\$1,378	\$1,510	\$1,636	\$1,756	\$1,870	\$1,978	\$2,080	\$2,176	\$2,266
	\$350,000	\$1,297	\$1,435	\$1,567	\$1,693	\$1,813	\$1,927	\$2,035	\$2,137	\$2,233	\$2,323
	\$400,000	\$1,360	\$1,498	\$1,630	\$1,756	\$1,876	\$1,990	\$2,098	\$2,200	\$2,296	\$2,386
	\$450,000	\$1,429	\$1,567	\$1,699	\$1,825	\$1,945	\$2,059	\$2,167	\$2,269	\$2,365	\$2,455
	\$500,000	\$1,504	\$1,642	\$1,774	\$1,900	\$2,020	\$2,134	\$2,242	\$2,344	\$2,440	\$2,530

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$145	\$ 50,000	\$ 330
\$100,000	\$220	\$100,000	\$ 500
\$150,000	\$295	\$150,000	\$ 670
\$200,000	\$370	\$200,000	\$ 840
\$250,000	\$445	\$250,000	\$1,010
\$300,000	\$520	\$300,000	\$1,180
\$350,000	\$595	\$350,000	\$1,350
\$400,000	\$670	\$400,000	\$1,520
\$450,000	\$745	\$450,000	\$1,690
\$500,000	\$820	\$500,000	\$1,860

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$13.00.

³Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

⁴Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

⁵Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

X. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See page END 5 for an example.
- Correct misratings, such as incorrect building description or community number.

XI. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING

A policy written as a Standard B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or rewritten as a PRP for only the current policy term.

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company 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 term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

The new PRP building and/or contents coverage will be equal either to the building limit issued under the Standard 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 B, C, or X Zone building limit. For a standard contents-only policy, the contents coverage will be equal to the limit issued under the standard policy or the next higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

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

A standard rated policy may be canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR if the effective date of the map change was on or after February 1, 2005.

The policy may be canceled/rewritten using Cancellation Reason Code 24 under the following conditions:

- The request to cancel/rewrite the standard policy must be received during the policy term or within 6 months of the policy expiration date.
- The standard policy has no open claim or closed paid claim on the policy terms being canceled.
- The property meets all other PRP eligibility requirements.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard policy, or to the next higher limit available under the PRP if there is no PRP option equal to the standard policy building and/or contents limit.

XIII. CONVERSION OF PRP TO STANDARD RATED POLICY

A Preferred Risk Policy must be canceled and rewritten to a standard rated policy if the risk no longer meets the PRP eligibility requirements.

The building and/or contents coverage on the new standard policy must be equal to the building limit and/or contents limit issued under the PRP.

XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or a RENEWAL of an existing policy. If the application is for a renewal, enter the current NFIP policy number.

B. Policy Term

The PRP is available only for 1-year terms.

1. Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in "Second Mortgagee or Other" section.

2. 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 in the "Signature" section. Above these dates, check the appropriate box to indicate whether the waiting period is STANDARD 30-DAY or LOAN TRANSACTION–NO WAITING. Refer to the General Rules section, pages GR 8-9, for the applicable waiting period.

C. Agent Information

Enter the agent's (producer's) name, agency name and number, address, city, state, ZIP Code, telephone number, fax number, and Tax I.D. Number.

D. Insured's Mailing Address

1. Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured.
2. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, complete the "Property Location" section of the application.

E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's Case File Number, Disaster Assistance Number, or Tax I.D. Number on the line for CASE FILE NUMBER.
2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.
3. If NO is checked, no other information is required.

F. First Mortgagee

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number.

G. Second Mortgagee or Other

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, mortgagee's name, mailing address, telephone number, and fax number.

2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

H. Property Location

1. Check YES if the location of the property being insured is the same as the address entered in the "Insured's Mailing Address" section. Leave the rest of this section blank unless there is more than one building at the property location.
2. If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.
3. If NO, provide the address or location of the property to be insured.
4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

I. Community

1. Enter the name of the county or parish where the property is located.
2. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Use the FIRM in effect and that has been published at the time of presentation of premium and completion of application. Community number and status may be obtained by calling the writing company, consulting a local community official, or referencing the NFIP *Community Status Book* online at www.fema.gov/fema/csb.shtm.
3. Enter the Flood Insurance Rate Map zone.
4. Identify the information source.
5. Check YES if the building is located on federal land; otherwise, check NO.

NOTE: If the property is federally leased, refer to the Leased Federal Property Section for guidance.

J. Building and Contents

Complete all required information in this section.

1. Check building occupancy: Single Family, 2-4 Family, Other Residential, or Non-Residential (incl. Hotel/Motel).
2. Enter date of construction.
3. Check building type. If the building has a basement, enclosure, crawlspace, or subgrade crawlspace, count the basement, enclosure, crawlspace, or subgrade crawlspace as a floor. If the building type is a manufactured (mobile) home/travel trailer on foundation, enter the make, model, and serial number in the block at the bottom of this section.
4. Check YES, if the building is under a Condominium Form of Ownership; otherwise check NO. (A homeowners association [HOA] may differ from a condominium form of ownership.)
5. Check location of building's contents. (Contents located entirely in a basement are not eligible for contents-only coverage.)
6. Check YES if the building is the insured's principal residence; otherwise, check NO.
7. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.
8. Indicate whether the building has a Basement, Enclosure, Crawlspace, or Subgrade Crawlspace.

K. Notice

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy.

L. Premium

1. Enter the coverage selected, and the premium, from the appropriate table on pages PRP 4-5.
2. Add the \$50.00 Probation Surcharge, if applicable. Deduct \$6.00 if this is an application for a condominium unit.

M. Signature

The producer must sign the Preferred Risk Policy Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

Electronics 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.

A credit card payment by VISA, MasterCard, Discover, Diner's Club, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted 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 by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

<input type="checkbox"/> NEW	CURRENT POLICY NUMBER _____
<input type="checkbox"/> RENEWAL	IF NEW, LEAVE BLANK

IMPORTANT – PLEASE PRINT OR TYPE

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER	WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN TRANSACTION - NO WAITING POLICY PERIOD IS FROM _____ TO _____ <small>12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION</small>
AGENT INFORMATION	NAME, ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ AGENCY NO.: _____ AGENT'S TAX ID _____	INSURED'S MAILING ADDRESS
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> FEMA <input type="checkbox"/> OTHER (SPECIFY) : _____ CASE FILE NUMBER _____	SECOND MORTGAGEE/OTHER
FIRST MORTGAGEE	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER _____	IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS. <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY, SPECIFY _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER (SPECIFY) _____ _____ _____ LOAN NUMBER _____
PROPERTY LOCATION	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____	COMMUNITY
BUILDING	BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL) CONSTRUCTION DATE _____ <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> SUBSTANTIAL IMPR. DATE <input type="checkbox"/> 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"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____	INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE): <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION CONDO FORM OF OWNERSHIP <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO COVERAGE FOR CONDO UNIT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO TOWNHOUSE/ROWHOUSE CONDO UNIT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR ESTIMATED REPLACEMENT COST AMOUNT \$ _____ BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, REC. BLDG <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____ BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE
NOTICE	THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP. A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONE S, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10 - YEAR PERIOD, EXIST? 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000. <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO.	PREMIUM
SIGNATURE	(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED) THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE _____ (MM/DD/YYYY)	

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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 various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company 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.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE^{1, 2}

ZONE	MPPP Rates per \$100 of Building Coverage ³	MPPP Rates per \$100 of Contents Coverage ³	ICC Premium for \$30,000 Coverage ^{4, 5}
Emergency Program Community	3.39	3.42	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	3.39 / 1.71	3.42 / 1.63	75.00
V Zones - All building & occupancy types	5.05 / 5.05	4.74 / 4.74	75.00
A99 Zone, AR, AR Dual Zones	.87 / .51	1.16 / .46	6.00

¹Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

²MPPP policies are not eligible for Community Rating System premium discounts.

³Basic and additional insurance limits are shown on page RATE 1.

⁴ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.

⁵The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.

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's 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 local agent.
2. When a mortgagee or a mortgage servicing company discovers, at any time following loan origination, that one or more of the loans in its portfolio is determined to be located in a Special Flood Hazard Area (SFHA), and that there is no evidence of flood insurance on such property(ies), then the MPPP may be used by such lender/servicer to obtain (force place) the required flood insurance coverage. The MPPP process can be accomplished with limited underwriting information and with special flat flood insurance rates.
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 WYO company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those

limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III—Fees

With the implementation of the MPPP, there is no change in the method of WYO company allowance from that which is provided in the Financial Assistance/Subsidy Arrangement for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Servicers or Others

1. No portion of the allowance that a WYO company retains under the WYO Financial Assistance/Subsidy Arrangement for the MPPP may be used to pay, reimburse or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO company may work with to assist in its flood insurance compliance efforts.
2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent 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

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 (or WYO company) to replace this policy with a conventionally underwritten Standard Flood Insurance Policy, 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

Section VII.G. of the Dwelling Form and of the General Property Form will apply as appropriate.

Examples of circumstances under which reformation or correction might be needed would be:

Policy Reformation—The wrong flat rate was applied for the zone in which the property was actually located. **Policy Correction**—The amount of coverage exceeds the amount available under the NFIP for the type of building occupancy that represents the building insured. In such cases, the amount of coverage would have to be adjusted to the amount available and any appropriate premium adjustments made.

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 \$1000 deductible is applicable for policies written under the MPPP. ■

S. 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.

T. 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.

U. Cancellations

The NFIP *Flood Insurance Manual* rules for cancellation/nullification are to be followed, when applicable.

V. 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.

W. 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.

X. 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 one 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.

B. During Last 75 Days of Policy Term

1. If the original Renewal Notice *has not been paid*, the producer must submit the General Change Endorsement for the current policy term only and submit a renewal Application for the upcoming term. *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 producer must submit the General Change Endorsement together with any required additional premium for the renewal policy term and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy term. 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 term, 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.

III. PREPARATION OF FORM

A. General Instructions

Endorsements are processed by submitting a completed General Change Endorsement form and proper documentation (see III.B.2.a.) to the writing company.

Instructions for completing the General Change Endorsement form are self-explanatory. The following items are of special note:

- The policy term cannot be changed. All calculations must reflect the policy term shown on the current declarations page.

- A geographic location must be given for a property. For example, the insured's mailing address may be shown as:

Route 4
Box 179
Danville, Ohio 43014

The property location should be completed as: Farmhouse on the north side of U.S. 70, 6 miles west of Danville, Ohio 43014.

- Check whether the building was built in compliance or has had continuous coverage. If grandfathering for continuous coverage, enter the prior policy number. If the building was built in compliance, enter the current community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE.
- 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.
- 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, make policy assignment, or change the agent of record.

B. Refund Processing Procedures

1. The current NFIP insurer (WYO Company or Direct Business) will be responsible for returning the premium for the current and 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 year. Agents submit requests to their carrier.
2. Requests for refunds for more than 2 years must be processed by the NFIP Bureau.
 - a. For requests processed by the Bureau, the current NFIP insurer must submit all of the documentation necessary to

make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:

- The company's statistical records or declarations pages for each policy term 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 year and the premium refund calculation for each year that the company had the policy.
- A Letter of Map Amendment (LOMA); a Letter of Map Revision (LOMR); a Letter of Determination Review (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 Elevation Certificate indicating the

exact location and flood zone of the building, and signed and dated by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

- b. In order for the Bureau to process a refund request, the appropriate documentation must be mailed directly to the NFIP Bureau and Statistical Agent, Underwriting Department, 8400 Corporate Drive, 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 years the premium refund is allowed.

The NFIP Bureau and Statistical Agent will return to the sender any unauthorized refund requests for more than 2 years.

IV. ENDORSEMENT RATING EXAMPLES

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Example 5	Removing Contents	END 10
Example 6	Reducing Building Coverage	END 11
Example 7	Increasing Deductible	END 12

EXAMPLE 1

INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2009-2010
 - Pre-FIRM, X-Zone, with basement
 - Present coverage:
Building \$75,000/Contents \$30,000
 - Premium at policy inception was \$232.
 - Endorsement effective date is April 2, 2010.
 - 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 two premiums is \$99.
 - Prorate the Difference.
- Time period is April 2, 2010,
to October 15, 2010
Number of days is 169
Pro rata factor is .537

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	75,000	—	232	125,000	—	331	331	
BUILDING ADDITIONAL	—	—	—	—	—	—	—	
CONTENTS BASIC	30,000	—	—	50,000	—	—	—	
CONTENTS ADDITIONAL	—	—	—	—	—	—	—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION:		331		
BUILDING COVERAGE			CONTENTS COVERAGE			SUBTOTAL		331
DEDUCT. DISCOUNT/SURCHARGE			<input type="checkbox"/> CREDIT CARD			DEDUCT. DISCOUNT/SURCHARGE		—
<input type="checkbox"/> OTHER:			SUBTOTAL			331		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	ICC PREMIUM		—
—	—	200,000	—	—	80,000	SUBTOTAL		331
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ___%		—
SIGNATURE OF INSURED AND DATE						SUBTOTAL		331
SIGNATURE OF INSURANCE AGENT/BROKER						PREMIUM PREVIOUSLY PAID		232
DATE (MMDDYY)						(Excludes Probation Surcharge/ Federal Policy Fee)		232
						DIFFERENCE \pm (+/-)		+99
						PRO RATA FACTOR		.537
						TOTAL (+/-)		+53

EXAMPLE 2

INCREASING COVERAGE, PROGRAM CONVERSION

- • Policy term is January 15, 2009-2010
- Single family dwelling, no basement, Pre-FIRM
- Present coverage: Building \$35,000/
Contents \$10,000
- • Policy conversion date from Emergency to Regular Program: July 15, 2009
- Building located in an A99 Zone
- Premium rates are: Building .78/.21, Contents 1.20/.37.
- • Endorsement effective date is October 14, 2009. (The Emergency Program premiums that already exist on this policy are earned for the remainder of the policy term; they are not refundable.)
- The coverages being added are \$50,000 on the building and \$15,000 on the contents for a total of \$85,000 on the building and \$25,000 on the contents; and \$30,000 coverage for ICC.
- To increase coverage, complete Sections A and B. Section A is for current coverage, Section B should show only the amounts of the increases.
- \$15,000 of the \$50,000 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 Sections A and B premiums to obtain the New Premium Subtotals.
- Add the ICC premium, which was not paid in the Emergency Program.
- The Premium Previously Paid is \$362 (excluding ICC/Probation Surcharge/Federal Policy Fee).
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (additional/return premium).
- Prorate the Difference.

Time period is October 14, 2009,
to January 15, 2010
Number of days is 272
Pro rata factor is .255

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	35,000	.76	266	25,000	.78	195	461	
BUILDING ADDITIONAL	—	—	—	25,000	.21	53	53	
CONTENTS BASIC	10,000	.96	96	15,000	1.20	180	276	
CONTENTS ADDITIONAL	—	—	—	—	—	—	—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		790	
BUILDING COVERAGE		CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	
60,000	25,000	85,000	25,000		25,000	ICC PREMIUM		
							6	
							SUBTOTAL	
							796	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%		—		
				SUBTOTAL		796		
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		362		
				DIFFERENCE \pm (+/-)		+434		
				PRO RATA FACTOR		.255		
							TOTAL (+/-)	
							+111	

_____ SIGNATURE OF INSURED AND DATE	_____ SIGNATURE OF INSURANCE AGENT/BROKER	_____ DATE (MMDDYY)
--	--	------------------------

EXAMPLE 3

INCREASING COVERAGE

- - Policy term is December 12, 2009-2010
 - 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 May 1, 2010, 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 .78/.21, Contents 1.20/.37.
 - 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 in the ICC Premium.
 - The Premium Previously Paid is \$358 (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 May 1, 2010,
to December 12, 2010
Number of days is 140
Pro rata factor is .616

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	35,000	.78	273	25,000	.78	195	468		
BUILDING ADDITIONAL	—	—	—	40,000	.21	84	84		
CONTENTS BASIC	10,000	1.20	120	15,000	1.20	180	300		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		852		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—		
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	852	
60,000	40,000	100,000	25,000	0	25,000	ICC PREMIUM	6		
						SUBTOTAL	858		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%	—		
								SUBTOTAL	858
								PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>	358
								DIFFERENCE + (-)	+500
								PRO RATA FACTOR	.616
				TOTAL (+/-)	+308				
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)					

EXAMPLE 4

INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is July 15, 2009-2010
- Single family dwelling, Regular Program
- One floor, no basement
- Current policy limits: Building \$30,000 Contents \$8,000
- Building located in an AE Zone, Post-FIRM
- Premium rates are: Building 1.43, Contents 1.24
- Post-FIRM construction with a 0 elevation difference
- Endorsement effective date is October 15, 2009
- 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, 2009.
- 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 (1.43). (See page END 1, "Additional 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 (1.24).
- 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.
- The Premium Previously Paid is \$528 (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 15, 2009,
to July 15, 2010
Number of days is 92
Pro rata factor is .748

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED – DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS				
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM					
BUILDING BASIC	30,000	1.43	429	15,000	1.43	215	644				
BUILDING ADDITIONAL	—	—	—	—	—	—	—				
CONTENTS BASIC	8,000	1.24	99	7,000	1.24	87	186				
CONTENTS ADDITIONAL	—	—	—	—	—	—	—				
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		SUBTOTAL		830			
BUILDING COVERAGE		CONTENTS COVERAGE				DEDUCT. DISCOUNT/SURCHARGE		—			
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL		830			
45,000	0	45,000	15,000	0	15,000	ICC PREMIUM		6			
						SUBTOTAL		836			
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		—			
								SUBTOTAL		836	
								PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		528	
								DIFFERENCE + (/-)		+308	
								PRO RATA FACTOR		.748	
				TOTAL (+/-)		+230					
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)					

EXAMPLE 5

REMOVING CONTENTS

- Policy term is November 20, 2009-2010
- Non-residential structure
- Emergency Program
- Policy limits: Building \$100,000/Contents \$100,000
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .83, Contents 1.62.
- Removal date and effective date of change is January 14, 2010.
- Enter the current building and contents coverages in Section A and the current rates (.83/1.62).
- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,450 (excluding Probation Surcharge/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is January 14, 2010,
to November 20, 2010
Number of days is 55
Pro rata factor is .151

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	100,000	.83	830	0	—	—	830	
BUILDING ADDITIONAL	—	—	—	—	—	—	—	
CONTENTS BASIC	100,000	1.62	1,620	-100,000	1.62	-1,620	0	
CONTENTS ADDITIONAL	—	—	—	—	—	—	—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		830	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	830
—	—	100,000	—		—	0	ICC PREMIUM	—
				SUBTOTAL		830		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%		—		
				SUBTOTAL		830		
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		2,450		
				DIFFERENCE - (+/-)		-1,620		
				PRO RATA FACTOR		.151		
				TOTAL (+/-)		-245		
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)		

EXAMPLE 7

INCREASING DEDUCTIBLE

- Policy term is January 15, 2010-2011
- Single family dwelling
- Emergency Program (Pre-FIRM)
- Current policy limits: Building \$35,000/Contents \$10,000
- Policy deductible: \$2,000/\$2,000
- Insured requests to increase deductible to \$4,000/\$2,000 (.900), effective April 15, 2010. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .76, Contents .96.
- Enter the current building and contents coverage in Section A, and enter the applicable rates.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$422 (excluding ICC*, and Probation Surcharge/Federal Policy Fee), which is the total current annual premium from Section A.
- Calculate the Deductible Discount amount and enter that amount in the block marked Difference.
- Prorate the Difference.

Time period is April 15, 2010,
to January 15, 2010
Number of days is 90
Pro rata factor is .753

*ICC-N/A in Emergency Program

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC	35,000	.76	266	0	—	—	266		
BUILDING ADDITIONAL	—	—	—	—	—	—	—		
CONTENTS BASIC	10,000	.96	96	0	—	—	96		
CONTENTS ADDITIONAL	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		362		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		-36	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		326
—	—	—	—	—	—	ICC PREMIUM		N/A	
				SUBTOTAL		326			
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ___%		—			
				SUBTOTAL		326			
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		422			
				DIFFERENCE — (+/-)		-96			
SIGNATURE OF INSURED AND DATE SIGNATURE OF INSURANCE AGENT/BROKER DATE (MMDDYY)				PRO RATA FACTOR		.753			
				TOTAL		-72			

POLICY NUMBER _____

IMPORTANT - PLEASE PRINT OR TYPE

REASON FOR CHANGE: (ATTACH MEMO IF ADDITIONAL SPACE IS NEEDED)

POLICY TERM
 DIRECT BILL INSTRUCTIONS:
 BILL INSURED BILL FIRST MORTGAGEE
 BILL SECOND MORTGAGEE BILL LOSS PAYEE
 BILL OTHER

AGENT INFORMATION
 POLICY PERIOD IS FROM _____ TO _____
 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION
 WAITING PERIOD: STANDARD 30-DAY LOAN TRANSACTION-NO WAITING
 MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)-ONE DAY
 ENDORSEMENT EFFECTIVE DATE: _____ (FOR ADDED COVERAGE, DETERMINE THE APPROPRIATE WAITING PERIOD)

DISAS. ASSIST.
 NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____
 ADDRESS CHANGE YES NO
 AGENCY NO.: _____
 AGENTS TAX ID #: _____
 PHONE NO.: _____ FAX NO.: _____
 NEW AGENT YES NO
 IF YES, THE INSURED MUST SIGN THIS FORM

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

COMMUNITY
 IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? YES NO
 IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).
 THE LOCATION OF INSURED PROPERTY CANNOT BE CHANGED BY ENDORSEMENT - A NEW APPLICATION IS REQUIRED.

BUILDING
 NAME AND ADDRESS OF FIRST MORTGAGEE: _____
 LOAN NO.: _____
 PHONE NO.: _____ FAX NO.: _____

CONTENTS
 IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME AND ADDRESS:
 2ND MORTGAGEE DISASTER AGENCY LOSS PAYEE
 IF OTHER, PLEASE SPECIFY: _____

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

COVERAGE AND RATING
 GRANDFATHERED? YES NO IF YES, BUILT IN COMPLIANCE?
 CONTINUOUS COVERAGE? PRIOR POLICY NO. _____
 CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX _____
 CURRENT FIRM ZONE _____ CURRENT BFE _____

SIGNATURE
 IS INSURED BUILDING OWNED BY STATE GOVERNMENT? YES NO
 IS BUILDING LOCATED ON FEDERAL LAND? YES NO

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

NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE:
 1 2
 3 OR MORE SPLIT LEVEL
 TOWNHOUSE/ROWHOUSE (RCBP LOWRISE ONLY)
 MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

CONDO FORM OF OWNERSHIP?
 YES NO
 CONDO COVERAGE IS FOR:
 UNIT ENTIRE BUILDING

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS _____ (INCLUDE NON-RES.)
 HIGH-RISE LOW-RISE

ESTIMATED REPLACEMENT COST AMOUNT \$ _____

IS BUILDING INSURED'S PRINCIPAL RESIDENCE? YES NO

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

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

IF ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION.

BUILDING USE:
 MAIN HOUSE/BUILDING
 DETACHED GUEST HOUSE
 DETACHED GARAGE
 AGRICULTURAL BUILDING
 WAREHOUSE
 POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
 TOOL/STORAGE SHED
 OTHER: _____

FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III OF THE FLOOD INSURANCE APPLICATION.

CONTENTS LOCATED IN:
 BASEMENT/ENCLOSURE
 BASEMENT/ENCLOSURE AND ABOVE
 LOWEST FLOOR ONLY ABOVE GROUND LEVEL

LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
 ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
 (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)

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

ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX)
 BUILDING PERMIT DATE
 DATE OF CONSTRUCTION
 SUBSTANTIAL IMPROVEMENT DATE

MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES
 MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT

DATE: ____/____/____ (MM/DD/YYYY)

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

BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ ELEVATION CERTIFICATION DATE _____
 LOWEST FLOOR ELEVATION _____ (+) BASE FLOOD ELEVATION _____ (+) DIFFERENCE TO NEAREST FOOT _____ (+ OR -)
 IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? YES NO IS BUILDING FLOOD-PROOFED? YES NO

SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM

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

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B			NEW PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC							
BUILDING ADDITIONAL							
CONTENTS BASIC							
CONTENTS ADDITIONAL							
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				SUBTOTAL			
				DEDUCT. DISCOUNT/SURCHARGE			
BUILDING COVERAGE				SUBTOTAL			
CONTENTS COVERAGE				ICC PREMIUM			
BASIC				SUBTOTAL			
ADDITIONAL				CRS PREMIUM DISCOUNT _____ %			
TOTAL				SUBTOTAL			
				PREMIUM PREVIOUSLY PAID			
				(Excludes Probation Surcharge/ Federal Policy Fee)			
				DIFFERENCE		____ (+/-)	
				PRO RATA FACTOR			
				TOTAL		____ (+/-)	

IF RETURN PREMIUM, MAIL REFUND TO: INSURED AGENT PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURED AND DATE: _____ SIGNATURE OF INSURANCE AGENT/BROKER: _____ DATE (MM/DD/YYYY): _____

N F I P C O P Y



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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 web site (<http://msc.fema.gov>).

A. Types of Flood Maps

FEMA produces two types of maps for rating flood insurance. For detailed information, refer to "Answers to Questions About the National Flood Insurance Program" (MitDiv-2) and "Guide to Flood Maps" (FEMA-258).

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 office on the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date.

1. The maps may have one panel or multiple panels. Most Z-fold maps have multiple panels. Flat maps generally consist of only one 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)
- Area 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 one panel (i.e., a flat map), the community number will consist of only six digits.

Example: Monterey County, CA
060195-1025. The first two digits of the number identify the state, and the next four digits identify the community. The last four 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 one community incorporates portions of another community's area where no map has been prepared.

II. MAP ZONES

A. Special Flood Hazard Areas (SFHAs)

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 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 Community Rating System 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 Community Rating System 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.

12. Zone VO

An area having shallow water depths and/or unpredictable flow paths between 1 and 3 feet with velocity.

B. Moderate, Minimal Hazard Areas

1. Zones B, C, 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 one 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 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, the zones are also given an

COMMUNITY RATING SYSTEM

I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. (See list, following.) 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, the community must be in full compliance with the NFIP and be in the Regular phase of the program.

The following categories are **not** eligible for CRS premium discounts:

- Emergency Program communities
- Preferred Risk Policies
- Mortgage Portfolio Protection Program policies
- Post-FIRM structures located in a Special Flood Hazard Area (SFHA) where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the exception of (1) Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE, and (2) subgrade crawlspaces with certification from a community official (see IV.M., page APP 6).

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 four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate 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 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted. The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent 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 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 FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. A fee may be charged for the service.

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.			
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.*			
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.

COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Alabama							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	10/1/08	7	15	5	C
010116	Birmingham, City of	10/1/94	10/1/05	6	20	10	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	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	05/1/03	7	15	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	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
Alaska							
020005	Anchorage, Municipality of	10/1/95	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan, Borough of	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	10/1/05	9	5	5	C
020094	Valdez, City of	10/1/92	10/1/09	8	10	5	C
Arizona							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	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	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	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	10/1/07	8	10	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	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/02	5	25	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/05	8	10	5	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	10/1/01	8	10	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	10/1/91	9	5	5	C

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²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Arizona (continued)							
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C
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	10/1/07	7	15	5	C
Arkansas							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	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	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	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
050053	Van Buren, City of	05/1/09	05/1/09	9	5	5	C
050055	West Memphis, City of	10/1/92	10/1/02	8	10	5	C
California							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/08	8	10	5	C
060025	Contra Costa County	10/1/91	04/1/01	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
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	10/1/07	8	10	5	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	05/1/02	8	10	5	C
060075	Kern County	10/1/91	05/1/08	8	10	5	C
060090	Lake County	10/1/95	10/1/06	8	10	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
060136	Long Beach, City of	10/1/93	05/1/08	7	15	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
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C

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COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
California (continued)							
060706	Manteca, City of	05/1/09	05/1/09	9	5	5	C
060344	Milpitas, City of	10/1/91	05/1/07	6	20	10	C
060735	Mission Viejo, City of	10/1/05	10/1/05	9	5	5	C
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/01/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	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	04/1/01	10/1/06	8	10	5	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/07	8	10	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	05/1/08	9	5	5	C
060212	Orange County	10/1/91	05/1/08	7	15	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	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
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	10/1/02	5	25	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	05/1/09	8	10	5	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	10/1/02	8	10	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	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	10/1/06	8	10	5	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
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
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	10/1/08	8	10	5	C
060400	Tehema, City of	10/1/03	10/1/08	6	20	10	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C

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California (continued)							
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060396	Yuba City, City of	10/1/07	10/1/08	7	15	5	C
060427	Yuba County	10/1/03	05/1/09	7	15	5	C
Colorado							
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
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	05/1/06	6	20	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/08	7	15	5	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	05/1/08	9	5	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	05/1/07	8	10	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	10/1/96	9	5	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	05/1/07	8	10	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	05/1/07	8	10	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	10/1/96	9	5	5	C
080062	Green Mountain Falls, Town of	10/1/03	05/1/09	8	10	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	10/1/05	9	5	5	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
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
080063	Manitou Springs, City of	10/1/92	05/1/07	8	10	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	05/1/09	8	10	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	05/1/09	8	10	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	10/1/93	9	5	5	C

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Colorado (continued)							
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	05/1/06	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
Connecticut							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/04	8	10	5	C
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
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	05/1/05	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
Delaware							
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
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
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
Florida							
120001	Alachua County	10/1/95	10/1/06	7	15	5	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
120180	Apopka, City of	10/1/93	10/1/07	7	15	5	C
120075	Atlantic Beach, City of	10/1/05	10/1/05	8	10	5	C
120193	Atlantis, City of	10/1/92	05/1/08	8	10	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	10/1/97	8	10	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	05/1/06	7	15	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	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

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COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	05/1/08	8	10	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/08	8	10	5	C
125095	Cape Coral, City of	10/1/91	05/1/07	6	20	10	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	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	10/1/96	8	10	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	10/1/95	7	15	5	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	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	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	05/1/07	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/04	7	15	5	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	05/1/07	7	15	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/05	7	15	5	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	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	05/1/08	7	15	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	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	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	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	05/1/08	8	10	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	10/1/03	7	15	5	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	10/1/05	7	15	5	C

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COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

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	Florida (continued)						
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	10/1/07	7	15	5	C
■	125114 Holmes Beach, City of	10/1/91	05/1/06	7	15	5	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	10/1/93	8	10	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	10/1/02	7	15	5	C
■	120078 Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
■	120331 Jefferson County	10/1/96	10/1/96	9	5	5	C
■	120208 Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
■	125119 Jupiter, Town of	10/1/94	10/1/00	7	15	5	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	04/1/98	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	10/1/01	8	10	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	10/1/92	9	5	5	C
■	120213 Lake Worth, City of	10/1/96	10/1/96	9	5	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	10/1/08	6	20	10	C
■	125123 Lauderdale by the Sea, City of	04/1/00	05/1/05	8	10	5	C
■	120044 Lauderhill, City of	10/1/92	05/1/08	9	5	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	10/1/96	9	5	5	C
■	120009 Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
■	125127 Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
■	120149 Madison County	10/1/94	10/1/00	8	10	5	C
■	120215 Manalapan, Town of	10/1/92	05/1/08	9	5	5	C
■	120153 Manatee County	10/1/91	10/1/05	6	20	10	C
■	120216 Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
■	120426 Marco Island, City of	10/1/00	10/1/05	6	20	10	C
■	120047 Margate, City of	10/1/92	10/1/95	8	10	5	C

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COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

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Florida (continued)							
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	10/1/07	8	10	5	C
120025	Melbourne, City of	10/1/93	05/1/08	8	10	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120345	Miami Gardens, City of	05/1/09	05/1/09	7	15	5	C
120686	Miami Lakes, Town of	10/1/06	10/1/06	6	20	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	10/1/07	8	10	5	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	10/1/07	7	15	5	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	10/1/93	9	5	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	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	05/1/07	7	15	5	C
125133	North Redington Beach, Town of	10/1/92	05/1/08	8	10	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	10/1/05	6	20	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
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	05/1/07	7	15	5	C
120189	Osceola County	10/1/94	10/1/03	7	15	5	C
120293	Oviedo, City of	10/1/08	10/1/08	8	10	5	C
120404	Palm Bay, City of	10/1/93	10/1/07	7	15	5	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/06	6	20	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/08	7	15	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	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	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120230	Pasco County	10/1/92	10/1/07	7	15	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/06	7	15	5	C

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	Florida (continued)						
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	05/1/03	8	10	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	10/1/02	7	15	5	C
120261	Polk County	10/1/92	10/1/03	7	15	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	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	05/1/08	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/08	6	20	10	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/06	8	10	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	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	10/1/95	8	10	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	10/1/98	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	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	05/1/08	8	10	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	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/07	8	10	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	05/1/06	7	15	5	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C

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Florida (continued)							
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	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	10/1/08	6	20	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	05/1/08	7	15	5	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
Georgia							
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	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	04/1/99	05/1/04	8	10	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
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	10/1/05	7	15	5	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	10/1/03	7	15	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
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	05/1/06	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130165	Griffin, City of	10/1/08	10/1/09	6	20	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	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	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
Hawaii							
150003	Maui County	10/1/95	10/1/00	8	10	5	C

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COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Idaho							
160001	Ada County	10/1/94	10/1/99	7	15	5	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	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	10/1/05	9	5	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	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	10/1/08	9	5	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/07	9	5	5	C
160023	Ketchum, City of	10/1/92	10/1/09	8	10	5	C
160076	Kootenai County	10/1/92	10/1/08	10	0	0	R
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	10/1/06	7	15	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/09	8	10	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
Illinois							
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	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	10/1/06	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	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	10/1/08	8	10	5	C
170091	Flossmoor, Village of	10/1/93	05/1/08	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	05/1/09	8	10	5	C
170357	Lake County	10/1/08	10/1/08	7	15	5	C
170481	Lake in the Hills, Village of	05/1/08	05/1/08	7	15	5	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
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
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

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Illinois (continued)							
170172	Orland Hills, Village of	10/1/96	10/1/02	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
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
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/04	8	10	5	C
170333	Sugar Grove, Village of	10/1/06	10/1/06	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/05	7	15	5	C
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	05/1/09	8	10	5	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
Indiana							
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	05/1/07	8	10	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
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	05/1/08	9	5	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	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
Iowa							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
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
Kansas							
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200095	Ellis, City of	10/1/07	10/1/07	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	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

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Kansas (continued)							
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
Kentucky							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
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	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
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	05/1/08	5	25	10	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
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	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/06	7	15	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
Louisiana							
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	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	05/1/09	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/08	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/08	9	5	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	05/1/03	7	15	5	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	10/1/04	9	5	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

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Louisiana (continued)							
220202	Mandeville, Town of	10/1/92	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/03	9	5	5	C
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
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	10/1/08	8	10	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	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/09	7	15	5	C
220121	Walker, Town of	10/1/92	05/1/08	9	5	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	10/1/07	8	10	5	C
Maine							
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/09	9	5	5	C
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	10/1/06	9	5	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
Maryland							
240042	Bel Air, Town of	10/1/93	10/1/03	8	10	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

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Maryland (continued)							
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240043	Havre de Grace, City of	05/1/09	05/1/09	9	5	5	C
240044	Howard County	10/1/07	10/1/07	8	10	5	C
240012	North Beach, City of	01/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
Massachusetts							
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/08	9	5	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	05/1/07	8	10	5	C
250167	Northampton, City of	05/1/03	05/1/03	8	10	5	C
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
255219	Quincy, City of	10/1/93	05/1/97	7	15	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
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
Michigan							
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
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
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
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260190	Saginaw, Township of	10/1/06	10/1/06	9	5	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
Minnesota							
275228	Austin, City of	10/1/91	05/1/08	5	25	10	C

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COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Minnesota (continued)							
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
Mississippi							
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/09	6	20	10	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	10/1/07	7	15	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/02	7	15	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
280304	Lamar County	10/1/08	10/1/08	9	5	5	C
285257	Long Beach, City of	10/1/00	10/1/08	7	15	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	05/1/08	7	15	5	C
285260	Pascagoula, City of	10/1/07	10/1/09	6	20	10	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	10/1/04	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	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
Missouri							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
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
290475	Platte County	05/1/09	05/1/09	6	20	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
Montana							
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	04/1/01	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

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COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

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Montana (continued)							
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
Nebraska							
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
Nevada							
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	05/1/08	6	20	10	C
325276	Las Vegas, City of	10/1/91	05/1/08	6	20	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
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
New Hampshire							
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	05/1/05	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
New Jersey							
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/07	6	20	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	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/04	7	15	5	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/08	7	15	5	C
340459	Berkeley Heights, Township of	10/1/94	04/1/99	10	0	0	R
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	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
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
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R

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	New Jersey (continued)						
340467	Linden, City of	10/1/91	10/1/02	8	10	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	10/1/08	6	20	10	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/08	6	20	10	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
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	10/1/95	9	5	5	C
345310	Ocean City, City of	10/1/92	10/1/01	7	15	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, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	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	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	05/1/09	7	15	5	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	01/1/98	8	10	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	10/1/95	10	0	0	R
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	05/1/08	6	20	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	10/1/92	9	5	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
345326	Ventnor, City of	10/1/92	10/1/99	8	10	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

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New Mexico							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/08	9	5	5	C
350001	Bernalillo County	10/1/93	05/1/08	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	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
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	05/1/08	9	5	5	C
New York							
360226	Amherst, Town of	10/1/95	05/1/97	8	10	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
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	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	05/1/07	7	15	5	C
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	05/1/04	8	10	5	C
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	10/1/05	8	10	5	C
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	10/1/93	9	5	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

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North Carolina							
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	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	04/1/00	04/1/00	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	04/1/99	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
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	10/1/96	9	5	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
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	05/1/08	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	10/1/04	8	10	5	C
375349	Forsyth County	10/1/93	05/1/08	8	10	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	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	05/1/06	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, City 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

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
North Carolina (continued)							
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
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
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	10/1/04	8	10	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
370092	Rocky Mount, City of	10/1/92	05/1/08	7	15	5	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	10/1/96	6	20	10	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	10/1/06	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370017	Washington, City of	10/1/92	10/1/02	8	10	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	05/1/03	7	15	5	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	10/1/05	7	15	5	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	05/1/08	8	10	5	C
North Dakota							
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
Ohio							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/07	9	5	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

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Ohio (continued)							
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C
Oklahoma							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/08	8	10	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
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	10/1/06	8	10	5	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
Oregon							
410137	Albany, City of	10/1/91	10/1/06	7	15	5	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/05	9	5	5	C
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	05/1/02	7	15	5	C
415588	Clackamas County	10/1/04	10/1/04	5	25	10	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	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	05/1/02	8	10	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	04/1/01	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	10/1/09	7	15	5	C
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	10/1/09	7	15	5	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/04	9	5	5	C

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Oregon (continued)							
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
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	10/1/06	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410184	Troutdale, City of	05/1/08	05/1/08	8	10	5	C
Pennsylvania							
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
420380	Harrisburg, City of	10/1/91	05/1/06	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	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	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	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/08	8	10	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	10/1/07	8	10	5	C
421026	Point, Township of	10/1/07	10/1/07	8	10	5	C
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	05/1/08	7	15	5	C
Rhode Island							
445401	Middletown, Town of	10/1/91	04/1/00	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
South Carolina							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450026	Beaufort, City of	10/1/92	05/1/08	8	10	5	C
450025	Beaufort County	10/1/91	10/1/07	7	15	5	C
450029	Berkeley County	05/1/08	05/1/08	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C

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South Carolina (continued)							
455413	Charleston County	10/1/95	10/1/05	5	25	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	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	10/1/97	6	20	10	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	10/1/07	7	15	5	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/08	7	15	5	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	10/1/97	7	15	5	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/95	9	5	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	05/1/04	8	10	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450193	York County	10/1/09	10/1/09	9	5	5	C
South Dakota							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
Tennessee							
470211	Athens, City of	10/1/93	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/09	8	10	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
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
470204	Williamson County	10/1/08	10/1/08	9	5	5	C

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Texas							
485454	Arlington, City of	10/1/91	05/1/05	8	10	5	C
480624	Austin, City of	10/1/91	10/1/06	7	15	5	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	10/1/08	8	10	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
480082	Bryan, City of	10/1/95	05/1/08	7	15	5	C
485459	Burleson, City of	10/1/91	05/1/07	8	10	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	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	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	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
480173	Duncanville, City of	10/1/91	10/1/01	8	10	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
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/05	7	15	5	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	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	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	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
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	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	10/1/92	10	0	0	R
480077	Pearland, City of	05/1/05	05/1/05	8	10	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	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	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	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
Utah							
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C

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Utah (continued)							
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	04/1/01	10/1/06	8	10	5	C
490214	North Ogden, City of	10/1/93	10/1/08	9	5	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
Vermont							
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
Virginia							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/09	7	15	5	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
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	05/1/09	7	15	5	C
510054	Falls Church, City of	05/1/07	05/1/07	8	10	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	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	10/1/97	9	5	5	C
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
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/05	9	5	5	C
Washington							
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	10/1/09	5	25	10	C
530103	Centralia, City of	10/1/94	10/1/09	5	25	10	C
530104	Chehalis, City of	10/1/94	05/1/04	6	20	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	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	04/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C

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

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Washington (continued)							
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	05/1/05	7	15	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/07	7	15	5	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	10/1/09	6	20	10	C
530138	Pierce County	10/1/95	05/1/08	3	35	10	C
530088	Renton, City of	10/1/94	10/1/09	6	20	10	C
530151	Skagit County	04/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	05/1/06	5	25	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	05/1/08	7	15	5	C
530204	Sumas, City of	10/1/93	05/1/08	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/09	6	20	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
West Virginia							
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540065	Jefferson County	10/1/06	10/1/06	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
Wisconsin							
550001	Adams County	10/1/91	05/1/07	8	10	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	5	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	04/1/01	10/1/06	6	20	10	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550487	New Berlin, City of	10/1/05	10/1/05	8	10	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550660	Suamico, Village of	05/1/08	05/1/08	8	10	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
Wyoming							
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C
Puerto Rico							
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

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

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

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, which is any property leased from the Federal Government (including residential and nonresidential 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) IT Services and Bureau and Statistical Agent will post this list of property addresses on the NFIP Bureau web portal,

www.NFIPBureau.FEMA.gov. Write Your Own (WYO) Companies and the NFIP Servicing Agent must compare this list, which will be updated monthly, with existing and prospective business. Policies that have an address match must be rated with actuarial rates based on procedures that follow.

WYO Companies and the NFIP Servicing Agent must notify existing policyholders (and their agents 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 writing company must obtain a FEMA Elevation Certificate (EC), which provides current FIRM information and elevations. At least two 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 policy

may be nullified, or issued using tentative rates. Tentative rates will require a new Risk Rating Method code "F" which is now 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 3) are used to issue policies when producers fail to provide the required actuarial rating information. Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). With tentative rates, a policy will be generated with coverage limits based on the actual premium received.

When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, 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 owns the property and not the Federal Government. This information should be submitted to the WYO Company or the NFIP Servicing Agent, 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. WYO Companies and the NFIP Servicing Agent have the following options.

- a. 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.

- b. The policy can be nullified in accordance with the WYO Company's business practices.

Claims relating to a tentatively rated policy will not be processed until the required underwriting information needed to establish an actuarial rate for the policy has been received.

Any flood loss occurring after notifying the policyholder of the property's inclusion in the subset of properties cannot be settled until the WYO Company or NFIP Servicing Agent receives the appropriate underwriting documentation (i.e., new EC and photographs) or proof that the property should not have been placed on the list.

**TENTATIVE RATES TABLE
RATES PER \$100 OF COVERAGE
(Basic/Additional)**

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Zones A, AE, A1-A30, AO, AH				
1-4 Family	4.00	3.00	6.00	4.00
Other Residential	6.00	4.00	6.00	4.00
Non-Residential	6.00	4.00	8.00	8.00
Zones V, V1-V30, VE				
1-4 Family	7.00	7.00	10.00	10.00
Other Residential	10.00	10.00	10.00	10.00
Non-Residential	10.00	10.00	10.00	10.00
BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated with Basement / Elevated Building*	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Zones A, AE, A1-A30, AO, AH				
1-4 Family	2.00	2.00	2.00	2.00
Other Residential	3.00	3.00	2.00	2.00
Non-Residential	3.00	3.00	3.00	3.00
Zones V, V1-V30, VE				
1-4 Family	3.00	3.00	3.00	3.00
Other Residential	5.00	5.00	3.00	3.00
Non-Residential	5.00	5.00	5.00	5.00

*The basement/elevated building rates should be used only where the underwriter is satisfied on the basis of two or more photographs or other substantiating information that the risk is definitely constructed as an elevated building or that the basement is a true basement under the NFIP basement definition.

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

This letter is to inform you that your property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) 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.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to your flood insurer. The insurer must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

If your insurer does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle, they can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

You may appeal this determination by furnishing your insurer with documentation verifying that your property does not meet the criteria listed above.

Your insurance agent has also received this notice concerning your property.

If you have questions about the information in this letter, please contact (your company name and telephone number).

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

This letter is to inform you that your client's property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) 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.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to the writing company. The writing company must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

A writing company that does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

Your client may appeal this determination by furnishing the writing company with documentation verifying that the property does not meet the criteria listed above.

This notice has also been sent to your client.

If you have questions about the information in this letter, please contact (your company name and telephone number).

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

This letter is to inform you that your client's property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) 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.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to the writing company. The writing company must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

A writing company that does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

Your client may appeal this determination by furnishing the writing company with documentation verifying that the property does not meet the criteria listed above.

This notice has also been sent to your client and their insurance agent.

If you have questions about the information in this letter, please contact (your company name and telephone number).

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