National Flood Insurance Program

Flood Insurance Manual

June 2014
Revised October 2014
Revised April 2015
Revised November 2015
Revised April 2016

FEMA

ON THE COVER:
Jamestown, Colo., Sep. 15, 2013 – The small mountain town of 300 was cut off because of Boulder County flood. FEMA Urban Search & Rescue (US&R) teams deployed to the state to help in Search and Rescue operations. Steve Zumwalt/FEMA

U.S. Department of Homeland Security
Washington, DC 20472

FEMA

March 2016

Dear *NFIP Flood Insurance Manual* User:

FEMA has revised the *NFIP Flood Insurance Manual* with program changes that will become effective April 1, 2016. Solid change bars on the enclosed amended pages identify updated information, and related footers reflect the April 1, 2016, effective date. Significant revisions include the following:

Significant revisions include the following:

- Further guidance for determining building occupancy (GR, APP, PRP, and NM Sections).
- Revised definition for business buildings (GR, APP, PRP, NM, and DEF Sections).
- Clarifications to Reduction of Coverage Limits or Reformation (GR and MPPP Sections).
- Additional instructions for NFIP application forms (APP, PRP, NM, and END Sections).
- Revised rates and premium tables for policies written or renewed on or after April 1, 2016 (RATE, CONDO, PRP, and NM Sections).
- Increase to the Federal Policy Fee for all policies and increase to the Reserve Fund Assessment for Preferred Risk Policies (RATE, CONDO, PRP, and NM Sections).
- Guidance on the elimination of subsidies for certain Pre-FIRM properties with policies that lapse and are reinstated (RATE and CONDO Sections).
- Additional instructions for Pre-FIRM buildings that have been substantially improved on or after April 1, 2015 (APP, RATE, and CONDO Sections).
- Updated Lowest Floor Guide to include new Building Diagram 2B (LFG Section).
- Updated Elevation Certificate and Non-Residential Floodproofing Certificate (CERT Section).
- New base premium tables, rating methodology, and premium calculations for PRP and Newly-Mapped-rated policies written or renewed on or after April 1, 2016 (PRP and NM).
- Additional instructions for properties ineligible for the Newly Mapped procedure and for renewals (NM Section).
- Revised claims section to outline key aspects of the claims process (CL Section).
- Reformatted policy forms (Policy Section).
- Additional clarifications for the Cancellation/Nullification rules (CN Section).
- Updates to the Community Rating System Eligible Communities list (CRS Section).
- Updates to the Definitions, Table of Contents, and Index.

Thank you for your continued support of the NFIP.

Sincerely,

Roy E. Wright
Deputy Associate Administrator
for Insurance and Mitigation
Federal Insurance and Mitigation Administration

Change Record Page
Effective Date: April 1, 2016

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

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

Remove	Insert
i–xiv	i–xiv
REF 3–6	REF 3–6
GR 5–17	GR 5–17
APP 3–14	APP 3–14
RATE 1–38, 53–70	RATE 1–38, 53–70
CONDO 1–2, 5–36	CONDO 1–2, 5–36
LFG 5–87	LFG 5–89
CERT 1–4, 9–25	CERT 1–4, 9–27
PRP 1–21	PRP 1–23
NM 1–21	NM 1–25
MPPP 3–5	MPPP 3–5
END 3–4, 7–12	END 3–4, 7–12
REN 5–8	REN 5–8
CN 1–10	CN 1–10
CL 1–3	CL 1–3
POL 1–141	POL 1–80
PR 3–4	PR 3–4
CRS 3–35	CRS 3–35
DEF 1–11	DEF 1–11
IND 1–6	IND 1–6

TABLE OF CONTENTS

SECTION PAGE

REFERENCE . . . . . REF 1

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

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

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

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

PAPERWORK BURDEN DISCLOSURE NOTICE . . . . . REF 6

GENERAL RULES. . . . . GR 1

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

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

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

IV. CONTENTS ELIGIBILITY . . . . . GR 7
- A. Eligible Contents . . . . . GR 7
- B. Vehicles and Equipment. . . . . GR 7
- C. Silos, Grain Storage Buildings, and Cisterns . . . . . GR 7
- D. Commercial Contents Coverage . . . . . GR 7

V. OTHER EXAMPLES OF ELIGIBLE RISKS . . . . . GR 7
- A. Cooperative Building – Entire Building in Name of Cooperative . . . . . GR 7
- B. Units Within a Cooperative Building . . . . . GR 7
- C. Timeshare Building – Entire Building in Name of Corporation . . . . . GR 8
- D. Buildings Within a Non-Condominium Homeowners Association . . . . . GR 8
- E. Condominium Buildings . . . . . GR 8

TABLE OF CONTENTS (continued)

SECTION PAGE

GENERAL RULES (continued)

VI. INELIGIBLE PROPERTY . . . GR 8
- A. Section 1316 Properties . . . GR 8
- B. Container-Type Buildings . . . GR 8
- C. Buildings Entirely Over Water . . . GR 8
- D. Buildings Partially Underground . . . GR 8
- E. Basement/Elevated Building Enclosures . . . GR 8
- F. CBRS and OPAs . . . GR 8

VII. EXAMPLES OF INELIGIBLE RISKS . . . GR 8
- A. Building Coverage . . . GR 8
- B. Contents Coverage . . . GR 9
- C. Non-Residential Condominium Unit . . . GR 9

VIII. POLICY EFFECTIVE DATE . . . GR 9
- A. Receipt Date (in the Determination of the Effective Date) . . . GR 9
- B. Presentment of Premium Date Requirements for Loan Closing . . . GR 9
- C. Effective Date – New Policy . . . GR 10
- D. Effective Date – Endorsement . . . GR 11
- E. Effective Date – Renewal . . . GR 11
- F. Effective Date – Change/Correction . . . GR 12

IX. COVERAGE . . . GR 12
- A. Limits of Coverage . . . GR 12
- B. Deductibles . . . GR 12
- C. Coverage D – Increased Cost of Compliance (ICC) Coverage . . . GR 12
- D. Reduction of Coverage Limits or Reformation . . . GR 13
- E. Loss Assessments . . . GR 14
- F. Tenant's Coverage . . . GR 14
- G. Duplicate Policies . . . GR 15
- H. Coverage for Building Items Under the Condominium Unit-Owners' Contents Coverage . . . GR 15

X. SPECIAL RATING SITUATIONS . . . GR 15
- A. Tentative Rates . . . GR 15
- B. Submit-for-Rate . . . GR 15
- C. Provisional Rates . . . GR 15
- D. Buildings in More Than 1 Flood Zone/BFE . . . GR 15
- E. Different BFEs Reported . . . GR 15
- F. Flood Zone Discrepancies . . . GR 15

XI. MISCELLANEOUS . . . GR 16
- A. Policy Term . . . GR 16
- B. Application Submission . . . GR 16
- C. Delivery of the Policy . . . GR 16
- D. Evidence of Insurance . . . GR 16
- E. Assignment . . . GR 16
- F. Transfer of Business . . . GR 16
- G. Agents'/Producers' Commissions (NFIP Direct Business Only) . . . GR 17
- H. Contract Agent Rule . . . GR 17
- I. Rebating of Agents'/Producers' Commissions (NFIP Direct and WYO Companies) . . . GR 17

APPLICATION . . . APP 1

I. USE OF THE FORM . . . APP 1

II. COMPLETING PAGE 1 OF THE FLOOD INSURANCE APPLICATION FORM . . . APP 1
- A. Application Type . . . APP 1

TABLE OF CONTENTS (continued)

SECTION PAGE

APPLICATION (continued)

B. Billing . . . APP 1
C. Policy Period . . . APP 1
D. Agent/Producer Information . . . APP 1
E. Insured Information . . . APP 2
F. Property Location . . . APP 2
G. 1st Mortgagee . . . APP 2
H. 2nd Mortgagee/Other . . . APP 2
I. Disaster Assistance . . . APP 3
J. Community . . . APP 3
K. Prior NFIP Coverage . . . APP 4
L. All Buildings . . . APP 4
M. Non-Elevated Buildings . . . APP 8

III. COMPLETING PAGE 2 OF THE FLOOD INSURANCE APPLICATION FORM . . . APP 8
A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers) . . . APP 8
B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.) . . . APP 10
C. Construction Information . . . APP 10
D. Contents . . . APP 11
E. Elevation Data . . . APP 11
F. Coverage and Rating . . . APP 12
G. Signature . . . APP 14

IV. SCHEDULED BUILDING POLICY . . . APP 14

V. MAILING INSTRUCTIONS . . . APP 14

VI. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . APP 14

RATING . . . RATE 1

I. AMOUNT OF INSURANCE AVAILABLE . . . RATE 1

II. RATE TABLES . . . RATE 1

III. DEDUCTIBLES . . . RATE 17
A. Deductible Options at Renewal . . . RATE 17
B. Changes in Deductible Amount . . . RATE 17

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE . . . RATE 20

V. RATING STEPS . . . RATE 20

VI. PREMIUM CALCULATION . . . RATE 23
A. Emergency Program . . . RATE 23
B. Regular Program . . . RATE 23

VII. KEY POINTS FOR RATING . . . RATE 23
A. Basic Limits and Additional Limits . . . RATE 23
B. Whole Dollars . . . RATE 23
C. Increased Cost of Compliance (ICC) Premium . . . RATE 23
D. Reserve Fund Assessment . . . RATE 23
E. HFIAA Surcharge . . . RATE 23
F. Federal Policy Fee . . . RATE 23
G. Buildings in More Than 1 Flood Zone/BFE . . . RATE 23
H. Different BFEs Reported . . . RATE 24
I. Flood Zone Discrepancies . . . RATE 24

TABLE OF CONTENTS (continued)

SECTION PAGE

RATING (continued)

VIII. REGULAR PROGRAM, ELEVATION-RATED RISKS . . . . RATE 24
- A. Elevation Difference . . . . RATE 24
- B. Examples . . . . RATE 24
- C. Optional Elevation Rating . . . . RATE 25

IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM SUBSIDIZED PREMIUM RATES . . . . RATE 25

X. AR ZONE AND AR DUAL ZONE RATING . . . . RATE 25

XI. AO ZONE RATING . . . . RATE 25

XII. RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D . . . . RATE 25

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION . . . . RATE 26
- A. Rating All V-Zone Buildings . . . . RATE 26
- B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE . . . . RATE 26
- C. 1975–'81 Post-FIRM V-Zone Construction . . . . RATE 26
- D. 1981 Post-FIRM V-Zone Construction . . . . RATE 26
- E. Elevated Buildings – Post-FIRM V-Zone Construction . . . . RATE 26

XIV. SPECIAL RATING SITUATIONS . . . . RATE 27
- A. Tentative Rates . . . . RATE 27
- B. Alternative Rates . . . . RATE 27
- C. Special Rates . . . . RATE 28
- D. NFIP "Grandfather" Rules – Effect of Map Revisions on Flood Insurance Rates . . . . RATE 28
- E. Post-'81 V-Zone Optional Rating . . . . RATE 30
- F. Policies Requiring Re-Rating . . . . RATE 30
- G. Submit-for-Rate . . . . RATE 31
- H. Crawlspace . . . . RATE 32

XV. CONTENTS LOCATION . . . . RATE 32
- A. Single-Family Dwellings . . . . RATE 32
- B. Multi-Family and Non-Residential Buildings . . . . RATE 32

XVI. FIRMS WITH WAVE HEIGHTS . . . . RATE 32
- A. Procedure for Calculating Wave Height Adjustment . . . . RATE 35
- B. Wave Heights in Numbered Zones V1–V30 and VE 1981 Post-FIRM Construction . . . . RATE 35
- C. Unnumbered V Zones 1981 Post-FIRM Construction . . . . RATE 35
- D. Rate Selection Procedure . . . . RATE 35

XVII. FLOODPROOFED BUILDINGS . . . . RATE 36
- A. Elevation Difference . . . . RATE 36
- B. Rating . . . . RATE 36
- C. Non-Residential Floodproofing Requirements . . . . RATE 36

XVIII. THE V-ZONE RISK FACTOR RATING FORM . . . . RATE 37
- A. Use . . . . RATE 37
- B. Submission . . . . RATE 37

XIX. RATING EXAMPLES . . . . RATE 53

CONDOMINIUMS . . . . CONDO 1

Important Notice to Agents/Producers: . . . . CONDO 1

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

TABLE OF CONTENTS (continued)

SECTION PAGE

CONDOMINIUMS (continued)

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

III. ELIGIBILITY REQUIREMENTS. . . . . CONDO 5
A. General Building Eligibility . . . . . CONDO 5
B. Condominium Building in the Course of Construction. . . . . CONDO 6

IV. COVERAGE . . . . . CONDO 6
A. Property Covered. . . . . CONDO 6
B. Coverage Limits. . . . . CONDO 6
C. Replacement Cost . . . . . CONDO 6
D. Coinsurance . . . . . CONDO 6
E. Assessment Coverage . . . . . CONDO 7

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

VI. PRE-FIRM RATING GUIDANCE . . . . . CONDO 7
A. Pre-FIRM Subsidized Rate Eligibility. . . . . CONDO 7
B. Pre-FIRM Rate Table Hierarchy . . . . . CONDO 8

VII. TENTATIVE RATES AND SCHEDULED BUILDINGS . . . . . CONDO 8

VIII. COMMISSIONS (DIRECT BUSINESS ONLY). . . . . CONDO 8

IX. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES. . . . . CONDO 8

X. APPLICATION FORM . . . . . CONDO 9
A. Type of Building . . . . . CONDO 9
B. Replacement Cost Value . . . . . CONDO 9
C. Coverage. . . . . CONDO 9

XI. CONDOMINIUM RATING EXAMPLES . . . . . CONDO 27

LOWEST FLOOR GUIDE . . . . . LFG 1

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

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

III. SPECIFIC BUILDING DRAWINGS . . . . . LFG 13

SPECIAL CERTIFICATIONS. . . . . CERT 1

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

II. PHOTOGRAPH REQUIREMENTS. . . . . CERT 1

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS . . . . . CERT 2
A. Section A – Property Information . . . . . CERT 2
B. Section B – Flood Insurance Rate Map (FIRM) Information . . . . . CERT 2

TABLE OF CONTENTS (continued)

SECTION PAGE

SPECIAL CERTIFICATIONS (continued)

C. Section C – Building Elevation Information (Survey Required) . . . . . CERT 2
D. Section D – Surveyor, Engineer, or Architect Certification . . . . . CERT 3
E. Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE) . . . . . CERT 3
F. Section F – Property Owner (or Owner's Representative) Certification . . . . . CERT 3
G. Section G – Community Information (Optional). . . . . CERT 3

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

PREFERRED RISK POLICY . . . . . PRP 1

I. GENERAL DESCRIPTION . . . . . PRP 1

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

III. INELIGIBILITY . . . . . PRP 2

IV. DOCUMENTATION . . . . . PRP 2

V. RENEWAL . . . . . PRP 2

VI. COVERAGE LIMITATIONS . . . . . PRP 2

VII. DEDUCTIBLES . . . . . PRP 2

VIII. ENDORSEMENTS . . . . . PRP 2

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

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

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

XII. COMPLETING PAGE 1 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM . . . . . PRP 8
A. Application Type . . . . . PRP 8
B. Billing . . . . . PRP 8
C. Policy Period . . . . . PRP 8
D. Agent/Producer Information . . . . . PRP 8
E. Insured Information . . . . . PRP 8
F. Property Location . . . . . PRP 9
G. 1st Mortgagee . . . . . PRP 9
H. 2nd Mortgagee/Other . . . . . PRP 9
I. Disaster Assistance. . . . . PRP 9
J. Community . . . . . PRP 10
K. Prior NFIP Coverage . . . . . PRP 10
L. All Buildings . . . . . PRP 10
M. Non-Elevated Buildings . . . . . PRP 14

XIII. COMPLETING PAGE 2 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM . . . . . PRP 15
A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers) . . . . . PRP 15
B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.). . . . . PRP 16

TABLE OF CONTENTS (continued)

SECTION PAGE

PREFERRED RISK POLICY (continued)

C. Construction Information . . . PRP 17
D. Contents . . . PRP 17
E. Building Eligibility . . . PRP 17
F. Coverage and Premium . . . PRP 18
G. Signature . . . PRP 18

XIV. MAILING INSTRUCTIONS . . . PRP 18

XV. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . PRP 19

XVI. PRP RATING EXAMPLE . . . PRP 20

NEWLY MAPPED . . . NM 1

I. GENERAL DESCRIPTION . . . NM 1

II. ELIGIBILITY REQUIREMENTS . . . NM 1
A. Eligibility . . . NM 1
B. Occupancy . . . NM 1
C. Loss History . . . NM 1

III. INELIGIBILITY . . . NM 2

IV. DOCUMENTATION . . . NM 2

V. RENEWAL . . . NM 3

VI. COVERAGE LIMITATIONS . . . NM 3

VII. DEDUCTIBLES . . . NM 3

VIII. ENDORSEMENTS . . . NM 3

IX. CONVERSION OF A STANDARD-RATED POLICY TO A NEWLY-MAPPED-RATED POLICY DUE TO MISRATING . . . NM 3

X. CONVERSION OF A NEWLY-MAPPED-RATED POLICY TO A STANDARD-RATED POLICY . . . NM 3

XI. COMPLETING PAGE 1 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM . . . NM 10
A. Application Type . . . NM 10
B. Billing . . . NM 10
C. Policy Period . . . NM 10
D. Agent/Producer Information . . . NM 10
E. Insured Information . . . NM 10
F. Property Location . . . NM 11
G. 1st Mortgagee . . . NM 11
H. 2nd Mortgagee/Other . . . NM 11
I. Disaster Assistance . . . NM 11
J. Community . . . NM 12
K. Prior NFIP Coverage . . . NM 12
L. All Buildings . . . NM 12
M. Non-Elevated Buildings . . . NM 16

XII. COMPLETING PAGE 2 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM . . . NM 17
A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers) . . . NM 17
B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.) . . . NM 18
C. Construction Information . . . NM 19
D. Contents . . . NM 19
E. Building Eligibility . . . NM 19
F. Coverage and Premium . . . NM 20

TABLE OF CONTENTS (continued)

SECTION PAGE

NEWLY MAPPED (continued)

G. Signature . . . . . NM 20

XIII. MAILING INSTRUCTIONS . . . . . NM 20

XIV. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . . . NM 21

XV. NEWLY MAPPED RATING EXAMPLE . . . . . NM 22

MORTGAGE PORTFOLIO PROTECTION PROGRAM . . . . . MPPP 1

I. BACKGROUND . . . . . MPPP 1

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

GENERAL CHANGE ENDORSEMENT . . . . . END 1

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

II. ENDORSEMENT RULES . . . . . END 1
- A. Coverage Endorsements . . . . . END 1
- B. Rating Endorsements . . . . . END 1
- C. Misrated Policy . . . . . END 2
- D. Conversion of Standard-Rated Policy to PRP Due to Misrating . . . . . END 3
- E. Changing Deductibles . . . . . END 3
- F. Endorsements Due to Duplicate Coverage . . . . . END 3
- G. Property Address Corrections . . . . . END 4
- H. Assignment of Policy . . . . . END 4

III. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) . . . . END 4
- A. During the Last 90 Days of Policy Year . . . . . END 4

TABLE OF CONTENTS (continued)

SECTION PAGE

GENERAL CHANGE ENDORSEMENT (continued)

B. During the Last 75 Days of Policy Year . . . END 5
C. Refunds Generated from Endorsement Processing . . . END 5

IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM . . . END 5
A. General Change Endorsement Instructions . . . END 5
B. Refund Processing Procedures . . . END 6

IV. ENDORSEMENT RATING EXAMPLES . . . END 7

POLICY RENEWALS . . . REN 1

I. GENERAL INFORMATION . . . REN 1

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

III. FINAL NOTICE . . . REN 2

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

V. PREMIUM PAYMENT DUE . . . REN 2

VI. RENEWAL EFFECTIVE DATE DETERMINATION . . . REN 3

VII. ENDORSEMENTS DURING RENEWAL CYCLE . . . REN 3

VIII. SEVERE REPETITIVE LOSS PROPERTIES . . . REN 3

IX. TRANSFER OF BUSINESS AT RENEWAL . . . REN 3

CANCELLATION/NULLIFICATION . . . CN 1

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

II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM . . . CN 9
A. Current Policy Number . . . CN 9
B. Policy Term . . . CN 9
C. Agent Information . . . CN 10
D. Insured Mailing Address . . . CN 10
E. First Mortgagee . . . CN 10
F. Other Parties Notified . . . CN 10
G. Property Location . . . CN 10
H. Cancellation Reason Code . . . CN 10
I. Refund . . . CN 10
J. Signature . . . CN 10

CLAIMS . . . CL 1

I. OVERVIEW OF THE CLAIMS PROCESS . . . CL 1
A. Procedure and Requirements After a Flood . . . CL 1
B. The Proof of Loss . . . CL 1
C. Claim Payment . . . CL 2
D. Appealing a Claim . . . CL 2

II. INCREASED COST OF COMPLIANCE (ICC) CLAIMS . . . CL 3

TABLE OF CONTENTS (continued)

SECTION PAGE

POLICY . . . . . POL 1

DWELLING FORM. . . . . POL 3

GENERAL PROPERTY FORM . . . . . POL 31

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY . . . . . POL 55

FLOOD MAPS . . . . . MAP 1

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

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

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

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

V. FLOOD HAZARD PRODUCTS . . . . . MAP 3

PROVISIONAL RATING . . . . . PR 1

I. GENERAL DESCRIPTION. . . . . PR 1

II. ELIGIBILITY REQUIREMENTS. . . . . PR 1

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

IV. NOTIFICATION REQUIREMENTS . . . . . PR 1

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

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

COASTAL BARRIER RESOURCES SYSTEM . . . . . CBRS 1

LIST OF COMMUNITIES . . . . . CBRS 3

TABLE OF CONTENTS (continued)

SECTION PAGE

COMMUNITY RATING SYSTEM . . . . . CRS 1

I. GENERAL DESCRIPTION . . . . . CRS 1
II. ELIGIBILITY . . . . . CRS 1
III. CLASSIFICATIONS AND DISCOUNTS . . . . . CRS 1
IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS . . . . . CRS 1
ELIGIBLE COMMUNITIES . . . . . CRS 3

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

I. GENERAL DESCRIPTION . . . . . SRL 1
II. NOTIFICATION REQUIREMENTS . . . . . SRL 1
III. RE-UNDERWRITING REQUIREMENTS . . . . . SRL 1
IV. DISPUTE RESOLUTION . . . . . SRL 1
V. NEW BUSINESS SEVERE REPETITIVE LOSS PROPERTIES . . . . . SRL 2
VI. FLOOD MITIGATION ASSISTANCE AND SEVERE REPETITIVE LOSS GRANT PROGRAMS . . . . . SRL 2

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

I. GENERAL DESCRIPTION . . . . . LFP 1
II. NOTIFICATION REQUIREMENTS . . . . . LFP 1
III. TENTATIVE RATES . . . . . LFP 1
IV. APPEALS . . . . . LFP 1

DEFINITIONS . . . . . DEF 1

INDEX . . . . . IND 1

LIST OF TABLES

SECTION PAGE

REFERENCE

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

GENERAL RULES

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

RATING

Amount of Insurance Available . . . . . RATE 1
Table 1. Emergency Program Rates . . . . . RATE 1
Table 2A. Regular Program – Pre-FIRM Construction Rates . . . . . RATE 2
Table 2B. Regular Program – Pre-FIRM Construction Rates, Non-Primary Residence . . . . . RATE 3
Table 2C. Regular Program – Pre -FIRM Construction Rates Severe Repetitive Loss Properties . . . . . RATE 4
Table 2D. Regular Program – Pre-FIRM Construction Rates, Substantial Improvement On or After April 1, 2015 . . . . . RATE 5
Table 3A–F. Regular Program – Post-FIRM Construction Rates . . . . . RATE 6
Table 4. Regular Program – FIRM Zone AR and AR Dual Zones Not Elevation-Rated Rates . . . . . RATE 13
Table 5. Regular Program – Pre-FIRM and Post-FIRM Elevation-Rated Rates . . . . . RATE 14
Table 6. Tentative Rates . . . . . RATE 15
Table 7A. Federal Policy Fee and Probation Surcharge . . . . . RATE 16
Table 7B. Reserve Fund Assessment. . . . . RATE 16
Table 7C. HFIAA Surcharge . . . . . RATE 16
Table 8A. Minimum Deductibles . . . . . RATE 17
Table 8B. Deductible Factors . . . . . RATE 18
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums . . . . . RATE 19
Table 10. Pre-Firm Subsidized Rates Ineligibility Determination . . . . . RATE 21
Table 11. Pre-Firm Rate Table Hierarchy. . . . . RATE 22
Table 12A. Contents Location in Non-Elevated Buildings. . . . . RATE 33
Table 12B. Contents Location in Elevated Buildings . . . . . RATE 34
Table 13. V-Zone Risk Rating Relativities . . . . . RATE 37

CONDOMINIUMS

Table 1. Condominium Underwriting Guidelines . . . . . CONDO 2
Table 2A. Condominium Rating Chart . . . . . CONDO 3
Table 2B. Pre-Firm Subsidized Rates Ineligibility Determination . . . . . CONDO 8
Table 2C. Condominium Pre-Firm Rate Table Hierarchy . . . . . CONDO 8
Table 3A–E. RCBAP High-Rise Condominium Rates . . . . . CONDO 11
Table 4A–G. RCBAP Low-Rise Condominium Rates . . . . . CONDO 16
Table 5A–C. RCBAP High-Rise and Low-Rise Condominium Rates . . . . . CONDO 23
Table 6. RCBAP High-Rise and Low-Rise Condominium Rates Increased Cost of Compliance (ICC) Coverage . . . . . CONDO 25
Table 7. RCBAP Deductible Factors – All Zones . . . . . CONDO 26

SPECIAL CERTIFICATIONS

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

PREFERRED RISK POLICY

Table 1. The PRP Coverage Limits . . . . . PRP 1
Table 2. Preferred Risk Policy Condominium Rating Chart . . . . . PRP 4
Table 3A-C. PRP Coverage Limits and Base Premiums for Properties Currently Mapped in B, C, or X Zones . . . . . PRP 5

LIST OF TABLES (continued)

SECTION PAGE

NEWLY MAPPED

Table 1. Properties Newly Mapped Into an SFHA Coverage Limits . . . . . NM 1
Table 2. Properties Newly Mapped Into an SFHA Condominium Rating Chart . . . . . NM 5
Table 3. Coverage Limits and Base Premiums For Properties Newly Mapped Into an SFHA On or After October 1, 2008, 1–4 Family Residential . . . . . NM 6
Table 4. Coverage Limits and Base Premiums For Properties Newly Mapped Into an SFHA On or After October 1, 2008, Other Residential . . . . . NM 7
Table 5. Coverage Limits and Base Premiums For Properties Newly Mapped Into an SFHA On or After October 1, 2008, Non-Residential Business or Other Non-Residential . . . . NM 8
Table 6A. Newly Mapped Multiplier For Policies Effective April 1, 2016 Through December 31, 2016 . . . . . NM 9
Table 6B. Newly Mapped Multiplier For Policies Effective January 1, 2017 Through December 31, 2017 . . . . . NM 9

MORTGAGE PORTFOLIO PROTECTION PROGRAM

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

POLICY RENEWALS

Summary of Policy Notices . . . . . REN 4

CANCELLATION/NULLIFICATION

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy . . . . . CN 11

COASTAL BARRIER RESOURCES SYSTEM

List of Communities . . . . . CBRS 3

COMMUNITY RATING SYSTEM

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

GUIDANCE FOR LEASED FEDERAL PROPERTIES

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

LIST OF ILLUSTRATIONS

SECTION PAGE

APPLICATION
NFIP Flood Insurance Application, Page 1 . . . . . APP 15
NFIP Flood Insurance Application, Page 2 . . . . . APP 16

RATING
V-Zone Risk Factor Rating Form and Instructions – 2013 Edition . . . . . RATE 39

CONDOMINIUM
Sample Replacement Cost Value Notification Letter . . . . . CONDO 10

LOWEST FLOOR GUIDE
Suggested Guidelines for Interpreting the Elevation Information in Section C . . . . . LFG 7
Lowest Floor Guide for Zones AO and A (without estimated BFE) . . . . . LFG 7
Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual . . . . . LFG 8
Lowest Floor Guide for Zones V, VE, V1–V30 . . . . . LFG 10
Specific Building Drawings . . . . . LFG 14

SPECIAL CERTIFICATIONS
Residential Basement Floodproofing Certificate. . . . . CERT 7
Floodproofing Certificate for Non-Residential Structures. . . . . CERT 9
Elevation Certificate and Instructions – 2015 Edition . . . . . CERT 13

PREFERRED RISK POLICY
NFIP Preferred Risk Policy and Newly Mapped Application, Page 1 . . . . . PRP 21
NFIP Preferred Risk Policy and Newly Mapped Application, Page 2 . . . . . PRP 22

NEWLY MAPPED
NFIP Preferred Risk Policy and Newly Mapped Application, Page 1 . . . . . NM 23
NFIP Preferred Risk Policy and Newly Mapped Application, Page 2 . . . . . NM 24

GENERAL CHANGE ENDORSEMENT
Flood Insurance General Change Endorsement, Page 1 . . . . . END 13
Flood Insurance General Change Endorsement, Page 2 . . . . . END 14

POLICY RENEWALS
Renewal Notice . . . . . REN 5
Final Notice . . . . . REN 7
Credit Card Payment Form . . . . . REN 9

CANCELLATION/NULLIFICATION
Flood Insurance Cancellation/Nullification Request Form . . . . . CN 13

FLOOD MAPS
Example of Flood Insurance Rate Map (FIRM) . . . . . MAP 4

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

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

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

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

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

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

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

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

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

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

II. THE WRITE YOUR OWN PROGRAM

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

In brief, the agent/producer has these options:

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

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

III. TECHNICAL ASSISTANCE

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

A. WYO Companies

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

B. NFIP Servicing Agent (NFIP Direct)

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

C. Special Direct Facility

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

IV. CONTACT INFORMATION

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

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

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

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

* If you are Deaf/hard of hearing or have a speech disability and use relay services, call 711 from your TTY or use VRS to call 1(800) 638-6620.

B. NFIP General Contact Information for All NFIP Stakeholders

TOPIC	MAIL, EMAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program • Information & Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
CBRS Areas	http://www.fema.gov/national-flood-insurance-program-2/coastal-barrier-resources-system	N/A
Community Status Book (download PDF)	FEMA Map Service Center http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP)
FEMA Information Resource Library, Multimedia	http://www.fema.gov/resource-document-library	N/A
NFIP Flood Insurance Manual (download PDF)	http://www.fema.gov/flood-insurance-manual	N/A
Flood Map Information from FEMA Map Specialists on: • Letters of Map Change • Other Technical Issues	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 femamapspecialist@riskmapcds.com	Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps and related products	FEMA Map Service Center http://msc.fema.gov/	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Zone Determination Companies, List of	http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies	N/A
General Information for • Agents & Consumers	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Supply Order Forms (bulk hardcopy orders): • Claims & Underwriting • Public Awareness Materials	FEMA Distribution Center 4440 Buckeystown Pike Frederick, MD 21704 fema-publications-warehouse@fema.gov	Phone 1-800-480-2520 Fax 1-240-699-0525
Training on Flood Insurance	http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences	N/A
Watermark & *eWatermark* Newsletters	http://www.fema.gov/national-flood-insurance-program/watermark; http://www.nfipiservice.com/watermark/index.html	N/A
Write Your Own (WYO) Companies, List of	http://www.fema.gov/wyo_company	N/A
Write Your Own (WYO) Companies Writing MPPP, List of	http://www.fema.gov/wyo_company_mppp	N/A

* If you are Deaf/hard of hearing or have a speech disability and use relay services, call 711 from your TTY or use VRS to call 1(800) 638-6620.

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

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

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

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

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
iService Headquarters 8400 Corporate Dr., Suite 350 Hyattsville, MD 20785 Phone: 301-386-6332 Fax: 267-560-5057	Walter McGuckin Regional Support Team Lead Cell: 301-467-8103 wmcguckin@nfip-iservice.com	Entire Country
Region I P.O. Box 16321 Hooksett, NH 03106 Phone: 603-625-5125 Fax: 603-625-5125	Thomas Young Regional Manager Cell: 713-252-6779 tyoung@nfip-iservice.com	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Region II P.O. Box 7342 Penndel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057	Walter McGuckin Regional Support Team Lead Cell: 301-467-8103 wmcguckin@nfip-iservice.com	New Jersey, New York, Puerto Rico, Virgin Islands
Region III P.O. Box 7342 Penndel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057	Walter McGuckin Regional Support Team Lead Cell: 301-467-8103 wmcguckin@nfip-iservice.com	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
Region IV P.O. Box 282 Marble Hill, GA 30148 Phone: 770-893-1480	David Clukie Regional Manager Cell: 813-767-5355 dclukie@nfip-iservice.com	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
	Lynne Magel Regional Liaison Cell: 813-404-8782 lmagel@nfip-iservice.com	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Region V P.O. Box 407 Petersburg, IL 62675 Phone: 217-632-7210 Fax: 217-632-7210	Annette Burris Regional Manager Office: 217-632-7210 aburris@nfip-iservice.com	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
Region VI P.O. Box 399 Pipe Creek, TX 78063 Phone: 210-393-7857	Tom Kustelski Regional Manager Cell: 210-393-7857 tkustelski@nfip-iservice.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
P.O. Box 13 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Carlton Watts Regional Liaison cwatts@nfip-iservice.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 816-758-7008	Ally Bishop Regional Manager Cell: 202-486-2738 abishop@nfip-iservice.com	Iowa, Kansas, Missouri, Nebraska
Region VIII 14405 W. Colfax Ave, Unit 295 Lakewood, CO 80401 Phone: 303-550-3658 Fax: 303-969-0230	Erin May Regional Manager Cell: 303-550-3658 emay@nfip-iservice.com	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX P.O. Box 1956 West Sacramento, CA 95691 Phone: 916-375-0927 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 301-467-7291 alizarraga@nfip-iservice.com	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
Region X 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager Cell: 830-265-7796 kminich@nfip-iservice.com	Alaska, Idaho, Oregon, Washington

PAPERWORK BURDEN DISCLOSURE NOTICE

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

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

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

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

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

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 (FIRM) is in effect and full limits of coverage are available.

D. Maps

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

1. Flood Hazard Boundary Map (FHBM) – Usually the initial map of a community. Some communities entering the Regular Program will continue to use an FHBM renamed a FIRM if there is a minimum flood hazard.

2. Flood Insurance Rate Map (FIRM) – The official map of the community containing detailed full-risk 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, excluding the Group Flood Insurance Policy (GFIP), issued on or after the Probation Surcharge effective date. Probation is terminated if deficiencies are corrected. However, if a community does not take remedial or corrective measures while on probation, it can be suspended.

F. Suspension

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

G. Non-Participating (Ineligible) Communities

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

H. Coastal Barrier Resources Act

Flood insurance may not be available for buildings and/or contents located in Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs). See the CBRS section in this manual for more information.

I. Federal Land

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

Certain buildings on Leased Federal Property must be full-risk rated. This includes buildings that the Administrator determines are located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. See the Leased Federal Property section in this manual for more information.

II. POLICIES AND PRODUCTS AVAILABLE

A. Standard Flood Insurance Policy

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

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

Matching Standard Flood Insurance Policy Forms with Specific Risks

SFIP FORM	ELIGIBILITY
Dwelling Form Issued to homeowner, residential renter, or owner of residential building containing 1 to 4 units.	In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for: • Single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area; • 2–4 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.
General Property Form Issued to owner of **residential** building with 5 or more units.	In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for these and similar "other residential" risks: • Apartment building; • Residential cooperative building; • Dormitory; • Assisted-living facility; • Hotels, motels, tourist homes, and rooming houses that have more than 4 units where the normal guest occupancy is 6 months or more.
Issued to owner or lessee of **non-residential business or other non-residential** building or unit.	In NFIP Regular Program community or Emergency Program community, provides building coverage and/or contents coverage for these and similar non-residential risks: • 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.
Residential Condominium Building Association Policy (RCBAP) Issued to residential condominium association on behalf of association and unit owners.	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.

B. Insurance Products

The following products are available under the SFIP:

1. Preferred Risk Policy (PRP)

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

2. Newly-Mapped-Rated Policy

   The Newly Mapped procedure applies to properties previously in Zones B, C, X, or D that have been newly mapped into a Special Flood Hazard Area (SFHA). This procedure also applies to policies previously issued under the Preferred Risk Policy Eligibility Extension that are renewing on or after April 1, 2015.

3. Mortgage Portfolio Protection Program (MPPP)

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

4. 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.

5. Group Flood Insurance

   Group Flood Insurance is issued under the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. The Group Flood Insurance Policy cannot be canceled. However, an applicant may purchase a regular SFIP through the NFIP. When this is done, the group flood certificate for the property owner is void, and premium will not be refunded.

III. BUILDING PROPERTY ELIGIBILITY

A. Eligible Buildings

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

1. Appurtenant Structures

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

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

2. Manufactured (Mobile) Homes/Travel Trailers

   Eligible buildings also include:

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

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

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

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

      To be insurable under the NFIP, a mobile home:

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

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

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

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

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

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

3. Silos and Grain Storage Buildings

4. Cisterns

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

Follow Submit-for-Rate procedures in the Rating section if the building is located entirely in, on, or over water or seaward of mean high tide. If the building is Pre-FIRM, the Submit-for-Rate procedure may be used to determine optional full-risk rates; otherwise, Pre-FIRM buildings remain eligible for Pre-FIRM subsidized rates.

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

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

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

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

- A letter from the community official stating that the building originally was constructed on land or only partially over water; *and*
- Photographs of the building over land, if available; *and*
- The approximate date when the building became located entirely over water; *and*
- Proof of continuous flood insurance coverage from the period beginning 1 year prior to the building being located entirely over water, or from the date of construction if less than 1 year.

6. Buildings Partially Over Water

Follow Submit-for-Rate procedures in the Rating section if the building is partially over water. If the building is Pre-FIRM, the Submit-for-Rate procedure may be used to determine optional full-risk rates; otherwise, Pre-FIRM buildings remain eligible for Pre-FIRM subsidized rates.

7. Boathouses Located Partially Over Water

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

a. The ceiling and roof over the boathouse portions of the building into which boats are floated;

b. Floors, walkways, decking, etc., within the boathouse area, or outside the area, but pertaining to boathouse use;

c. Exterior walls and doors of the boathouse area not common to the rest of the building;

d. Interior walls and coverings within the boathouse area; *and*

e. Contents located within the boathouse area, including furnishings and equipment, relating to the operation and storage of boats and other boathouse uses.

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

8. Buildings in the Course of Construction

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

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

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

9. Severe Repetitive Loss Properties

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

B. Single Building

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

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

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

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

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

      - It is a separately titled building contiguous to the ground; *and*
      - It has a separate legal description; *and*
      - It is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

Additions and Extensions

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

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

C. Walls

1. Breakaway Walls

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

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

2. Shear Walls

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

parallel (or nearly parallel) to the expected flow of floodwaters.

3. Solid (Perimeter) Foundation Walls

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

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

D. Determination of Building Occupancy

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

1. Single-Family Dwelling

   This is either:

   a. A residential single-family building in which the total floor area devoted to non-residential uses is less than 50% of the building's total floor area, *or*

   b. A single-family residential unit within a 2–4 family building, other-residential building, business, or non-residential building, in which commercial uses within the unit are limited to less than 50% of the unit's total floor area.

   This includes a residential townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

   NOTE: Commercial uses within the unit are offices, private schools, studios, or small service operations within a residential building.

2. 2–4 Family Building

   This is a residential building, including an apartment building, containing 2–4 residential spaces and in which commercial uses are limited to less than 25% of the building's total floor area. This category includes apartment buildings and condominium buildings. This excludes hotels and motels with normal room rentals for less than 6 months.

3. Other Residential Building

   This is a residential building that is designed for use as a residential space for 5 or more families or a mixed-use building in which the total floor area devoted to non-residential uses is less than 25% of the total floor area within the building. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. Additional examples of other residential buildings include dormitories and assisted-living facilities.

4. Non-Residential Business

   A building in which the named insured is a commercial enterprise primarily carried out to generate income and the coverage is for:

   a. A building designed as a non-habitational building;

   b. A mixed-use building in which the total floor area devoted to residential uses is

      i. 50% or less of the total floor area within the building if the residential building is a single family property; *or*

      ii. 75% or less of the total floor area within the building for all other residential properties; *or*

   c. A building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

5. Other Non-Residential

   This is a subcategory of non-residential buildings; a non-habitational building that does not qualify as a business building or mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses and recreational buildings. A small business cannot use this category.

E. Primary Residence Determination

FEMA defines a primary residence as a single family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for more than 50% of the 365 calendar days following the current policy effective date or 50% or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term.

A policyholder and the policyholder's spouse may not collectively have more than one primary residence.

Policyholders with primary residences could include the following, as long as they meet the conditions above:

1. Active-duty military personnel who are deployed for 50% or more of the policy year in compliance with military orders;

2. Policyholders displaced from a primary residence and living in a temporary residence due to a federally declared disaster or a loss event on the primary residence claimed on any line of insurance for 50% or more of the policy year; or

3. Policyholders who are absent from a primary residence for reasons such as routine business travel, hospitalizations, and/or vacation for 50% or more of the policy year.

Acceptable documentation for a primary residence status requires one of the following: Homestead Tax Credit Form for Primary Residence, driver's license, automobile registration, proof of insurance for a vehicle, voter's registration, or documents showing where children attend school.

If documentation of a primary residence is not available, the insurer must obtain a signed and dated statement from the applicant with the text below:

> <Insured Property Address>
>
> The above address is my primary residence, and I and/or my spouse will live at this location for more than 50% of the 365 days following the policy effective date.
>
> PURSUANT TO 28 U.S.C. § 1746 I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

If a Trust is named on the policy, and a beneficiary of the Trust is using the building as a primary residence, the beneficiary of the Trust must provide the standard documentation of primary residence outlined above. In addition, the insurer must obtain documentation that the person using the home as a primary residence is a beneficiary of the Trust named as the insured.

The grantor of a Trust may also be eligible for the primary residence rating if the Trust documents support that the grantor is a beneficiary of the Trust with the right to live in the home. The grantor must submit both the Trust documents and the standard documentation of primary residence outlined above. Accordingly, the insurer must obtain documentation that the grantor is a beneficiary of the Trust named as the insured with the right to live in the home as a benefit.

NOTE: If the dwelling does not meet the definition of a "principal residence" in the SFIP, then any claim for building damages will be paid using Actual Cash Value (ACV). For loss settlement, the definition of principal residence in the SFIP will be used.

IV. CONTENTS ELIGIBILITY

A. Eligible Contents

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

B. Vehicles and Equipment

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

1. Used mainly to service the described location; *or*
2. Designed and used to assist handicapped persons while the vehicles or machines are inside a building at the described location.

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

C. Silos, Grain Storage Buildings, and Cisterns

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

D. Commercial Contents Coverage

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

V. OTHER EXAMPLES OF ELIGIBLE RISKS

Examples of eligible risks are provided below. For information on amounts of insurance available, refer to the Rating section in this manual.

A. Cooperative Building – Entire Building in Name of Cooperative

Cooperative buildings are owned and managed by a corporation, and their ownership differs from the condominium form of ownership. Residents within cooperative buildings buy shares of the corporation, rather than the real estate (building, land, or both building and land). Cooperative buildings where at least 75% of the area is used for residential purposes are considered residential occupancies. Since they are not in the condominium form of ownership, they cannot be insured under the RCBAP.

B. Units Within a Cooperative Building

Shareholders/tenants residing in cooperative buildings may not purchase building coverage for their units. The residents of a unit within a cooperative building may purchase contents coverage under the Dwelling Form.

Ten percent of the contents coverage may be applied to betterments and improvements at the time of loss.

C. Timeshare Building – Entire Building in Name of Corporation

Timeshare buildings *not* in the condominium form of ownership where at least 75% of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP.

Timeshare buildings in the *condominium* form of ownership are eligible for coverage and must be insured under the RCBAP. These buildings are subject to the same eligibility, rating, and coverage requirements as other condominiums, including the requirement that 75% of the area of the building be used for residential purposes.

D. Buildings Within a Non-Condominium Homeowners Association

When a homeowners association's (HOA) by-laws require the HOA to purchase flood insurance building coverage for its members, the policy must be written in the name of the building owner. The HOA may be listed as an additional insured.

E. Condominium Buildings

Refer to the Condominiums section of this manual.

VI. INELIGIBLE PROPERTY

A. Section 1316 Properties

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

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

B. Container-Type Buildings

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

C. Buildings Entirely Over Water

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

D. Buildings Partially Underground

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

E. Basement/Elevated Building Enclosures

See the SFIP for specific coverage information.

F. CBRS and OPAs

Certain properties in a CBRS and/or OPA are ineligible for flood insurance. For more information, refer to the CBRS section of this manual.

VII. EXAMPLES OF INELIGIBLE RISKS

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

A. Building Coverage

1. Boat Repair Dock
2. Boat Storage Over Water
3. Boathouses (exceptions listed on page GR 4)
4. Camper
5. Cooperative Unit within Cooperative Building
6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least 2 rigid walls and a roof)
11. Hot Tub or Spa (unless it is installed as a bathroom fixture)
12. Open Stadium
13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank – Gasoline, water, chemicals, sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)

19. Tennis Bubble
20. Tent
21. Timeshare Unit within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent on-site building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless at least 51% of its ACV is above ground)

B. Contents Coverage

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

C. Non-Residential Condominium Unit

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

VIII. POLICY EFFECTIVE DATE

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

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

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

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

1. If the Application or endorsement form and the premium payment are received by the insurer within 10 days from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the effective date will be calculated from the application or endorsement date. Use the application date or endorsement date plus 9 days to determine whether the Application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine whether the Application or endorsement and premium payment were mailed within 4 days.

2. If the Application or endorsement form and the premium payment are received by the insurer after 10 days from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the effective date will be calculated from the date the insurer receives the Application or endorsement and premium payment.

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

B. Presentment of Premium Date Requirements for Loan Closing

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

Presentment of premium is defined as:

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

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

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

If the premium payment is not part of the closing, the closing date is the effective date only if the application date is on or before the closing and the Application and

premium payment are received by the writing company within 10 days of the closing date.

C. Effective Date – New Policy

1. Standard 30-Day Waiting Period

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

2. No Waiting Period (Loan Transaction)

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

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

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

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

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

3. 1-Day Waiting Period (Map Revision)

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

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

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

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

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

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

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

5. Submit-for-Rate Submission

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

The 2 exceptions are as follows:

a. There is no waiting period if the initial purchase of flood insurance on an Application requiring the Submit-for-Rate procedure is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The rules provided in subsection A. Receipt Date must be used unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

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

b. During the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The rules provided in subsection A. Receipt Date must be used.

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

6. Contents Only

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

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

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

D. Effective Date – Endorsement

1. Standard 30-Day Waiting Period

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

2. No Waiting Period (Loan Transaction)

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

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

3. 1-Day Waiting Period (Map Revision)

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

E. Effective Date – Renewal

1. Inflation Increase Option

The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount

of increase recommended by the insurer on the renewal bill to keep pace with inflation.

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

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

2. Higher PRP and Newly-Mapped-Rated Policy Coverage Limits

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

3. Deductible Reduction

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

F. Effective Date – Change/Correction

1. Post-Wildfire Conditions

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

2. Rewrite of a Standard-Rated Policy to a PRP/Newly-Mapped-Rated Policy

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

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

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

IX. COVERAGE

A. Limits of Coverage

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

B. Deductibles

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

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

The ICC limit of liability is $30,000. The SFIP pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of

these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

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

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

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

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

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

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

D. Reduction of Coverage Limits or Reformation

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

If the rating information received is not sufficient to determine the correct premium amount, a claim may not be paid until complete rating information is received.

The 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.

In all cases the property must be insured using the correct policy form before any claim payment may be made.

Three exceptions to the SFIP provisions apply when insufficient premium or incomplete rating information is discovered after a loss.

The first exception is that the required additional premium billed to the insured is for the current policy term only, instead of the current and, if applicable, one prior policy term.

The 2 exceptions below apply only to the discovery of a misrating that is the result of an incorrect flood zone or BFE.

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.

These 2 exceptions revise the requirement that the additional premium due and the reduction in policy limits go back to the effective date of the policy. Policyholders can now keep the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will then have 30 days to pay the additional premium that is due for the remainder of the policy term, to restore the originally requested limits without a waiting period. If additional information is needed, policyholders will have 60 days to obtain the additional information, and then 30 days to pay the additional premium due for the remainder of the term, to restore the originally requested limits without a waiting period. In addition, payment of the claim will not be delayed because of additional information needed to calculate the correct payment.

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

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

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

E. Loss Assessments

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

1. No RCBAP

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

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

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

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

   b. The loss assessment coverage under the Dwelling Form will not cover the association's policy deductible purchased by the condominium association.

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

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

   The RCBAP is primary, and the Dwelling Form is considered excess after the RCBAP limits are exhausted. However, the Dwelling Form will respond to a loss assessment resulting from the coinsurance penalty under the RCBAP even if the RCBAP limits have not been exhausted. The coverage combination cannot exceed the maximum coverage limits available for a single-family dwelling.

   For more information on this topic, see "E. Assessment Coverage" in the Condominiums section.

F. Tenant's Coverage

1. Building Coverage

   The building owner must be named on the policy. If building coverage is purchased by a tenant due to a lease agreement, the tenant may also be named on the policy. Coverage for contents owned by the tenant must be written on a separate policy in the name of the tenant only.

   NOTE: Duplicate coverage is not permitted under the NFIP, so only 1 policy can be issued for building coverage except in the case of an RCBAP and a condominium unit owner dwelling policy.

2. Contents Coverage

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

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

G. Duplicate Policies

The SFIP prohibits duplicate building coverage. If there is more than one policy with building coverage covering the same building, all but one of the policies must be canceled or endorsed to remove building coverage.

The SFIP duplicate policy provisions will apply. For additional guidance, refer to the Endorsement and Cancellation sections of this manual.

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

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

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

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

B. Submit-for-Rate

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

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

C. Provisional Rates

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

D. Buildings in More Than 1 Flood Zone/BFE

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

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

E. Different BFEs Reported

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

F. Flood Zone Discrepancies

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

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

XI. MISCELLANEOUS

A. Policy Term

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

B. Application Submission

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

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

C. Delivery of the Policy

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

D. Evidence of Insurance

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

1. Policy Form/Type (GP, DP, RCBAP*, PRP)
2. Policy Term
3. Policy Number
4. Insured's Name and Mailing Address
5. Property Location
6. Current Flood Risk Zone
7. Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the Newly Mapped procedure)
8. Grandfathered: Y/N
9. Mortgagee Name and Address
10. Coverage Limits and Deductibles
11. Annual Premium

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

E. Assignment

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date. If applicable, primary residency must be validated at the time of assignment. Failure to submit primary residency documentation will result in non-primary residence charges effective the assignment date.

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

F. Transfer of Business

When an agent/producer moves any or all of their existing books of business from one insurer to another, this is considered a transfer of business. The new insurer must collect all underwriting information required at the time of the transfer in order to verify the correct rating and issuance of the policy. A declarations page usually does not provide all the required underwriting information.

The insurer must also obtain, either from the insured or the agent, the documentation required to verify the following:

- For all properties, primary/non-primary residence status
- For PRP transfers, documented eligibility for the PRP, including verification of the flood zone.
- For Newly Mapped properties, documentation of both the current and previous flood zones.
- For RCBAPs, all information needed to issue and rate the policy, including photos and RCV documentation.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when both the Lowest Floor Elevation (LFE) and the Base Flood Elevation (BFE) are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description, such as, but not limited to, instances where the Application indicates a basement or an enclosure, and the previous declarations page does not, or where the Application describes a non-elevated building and the previous declarations page describes an elevated building.

Effective on or after April 1, 2015, all elevation-rated policies being transferred require photographs. The photographs on file with the previous insurer may be submitted to the new insurer and used to issue coverage if there have been no structural changes that affect the building's rating.

NOTE: A transfer of business does not include conversions of an insurer's entire book of business from one insurer or third-party administrator to another. When an insurer acquires another insurer's book of business, all underwriting files must be transferred in their entirety to the new insurer.

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

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

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

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

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

H. Contract Agent Rule

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

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

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

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

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

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

APPLICATION

I. USE OF THE FORM

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

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

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

II. COMPLETING PAGE 1 OF THE FLOOD INSURANCE APPLICATION FORM

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

A. Application Type

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

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

Select NEW:

- If applying for a new policy.

Select RENEWAL:

- If renewing an existing policy by application.

Select TRANSFER (NFIP ONLY):

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

B. Billing

BILLING

FOR RENEWAL, BILL:

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

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

C. Policy Period

POLICY PERIOD

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

WAITING PERIOD:

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

INDICATE THE PROPERTY PURCHASE DATE: _____ /_____ /_____

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

Provide the property purchase date. Property purchase does not apply to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

D. Agent/Producer Information

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

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

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

E. Insured Information

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

IS THE INSURED A SMALL BUSINESS? ☐ YES ☐ NO
IS THE INSURED A NON-PROFIT ENTITY? ☐ YES ☐ NO

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

Check YES if the insured is a small business with less than 100 employees; otherwise, check NO.

Check YES if the insured is a non-profit entity; otherwise, check NO.

F. Property Location

PROPERTY LOCATION

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

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

_____

* LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.

Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Information" section of the form.

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

Check the appropriate address type.

The property location should be provided as a standard street address whenever possible. The use of the legal description may be applied only while a building or subdivision is in the course of construction or prior to establishing a street address. The policy must be endorsed to indicate the street address as soon as it is available. A descriptive geographic location may be used when a building is in a very rural area of the country and a standard street address is not available. Property location cannot be listed as a post office box. Leave the rest of the section blank unless there is more than 1 building at the property location.

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

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

G. 1st Mortgagee

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

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

Check YES for Mandatory Purchase if the building is located within the SFHA and the purchase of flood insurance is being required by a federally regulated or insured lender; otherwise, check NO.

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

H. 2nd Mortgagee/Other

2ND MORTGAGEE/OTHER

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

LOAN NO.: _____

IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

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

Check YES for Mandatory Purchase if the building is located within the SFHA and the purchase of flood insurance is being required by a federally regulated or insured lender; otherwise, check NO.

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

If more than 2 additional mortgagees or disaster assistance agencies exist, provide the requested information on the insurance agency's letterhead and attach the letterhead to the application form. Include whether or not the insurance is required under Mandatory Purchase along with the mortgagee information.

I. Disaster Assistance

DISASTER ASSISTANCE

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

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

J. Community

- **Grandfathering Information**

COMMUNITY

GRANDFATHERING INFORMATION
GRANDFATHERED? ☐ YES ☐ NO IF YES, ☐ BUILT IN COMPLIANCE *OR*
☐ CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)

Check YES if grandfathering applies, and complete this section; otherwise, check NO.

If YES:

- Check whether the building is eligible for grandfathering under the built-in-compliance or the continuous-coverage provision.
- If grandfathering under continuous coverage, enter the prior policy number in the Application Type section.

- **Rating Map Information**

COMMUNITY

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

Enter the Flood Insurance Rate Map (FIRM) information that will be used for rating. However, if grandfathering applies, complete the current map information section in addition to the rating map information section and provide documentation supporting the grandfathering. For additional guidance, refer to NFIP grandfather rules subsection in the Rating section of this manual.

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

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

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

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

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

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

Enter the effective date of the map used for rating in the space provided.

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

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

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

- **Current Map Information**

COMMUNITY

CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____
MAP DATE: ____ /____ /_____

If grandfathering applies, current map information must be provided.

Enter the current community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. Do not use this map information for rating.

K. Prior NFIP Coverage

PRIOR NFIP COVERAGE

COMPLETE THIS SECTION ONLY FOR PRE-FIRM BUILDINGS LOCATED IN AN SFHA.

1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? ☐ YES ☐ NO
2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? ☐ YES ☐ NO
3. IF YES, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? ☐ YES ☐ NO
4. IF YES, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? ☐ YES ☐ NO

   IF YES, WHAT IS THE SUSPENSION DATE? ____ /____ /_____

   WHAT IS THE REINSTATEMENT DATE? ____ /____ /_____
5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? ☐ YES ☐ NO

Complete this section only for Pre-FIRM buildings located in an SFHA.

1. Check YES if the applicant had a prior NFIP policy for this property; otherwise, check NO. If NO, disregard questions 2 through 5.

2. Check YES if the prior policy was required by the lender under mandatory purchase; otherwise, check NO.

3. Check YES if the prior NFIP policy ever lapsed while coverage was required under mandatory purchase by the lender; otherwise, check NO.

4. Check YES if the lapse was the result of a community suspension; otherwise, check NO. If YES, enter the suspension date and the reinstatement date.

5. Check YES if the new policy will be effective within 180 days of the community reinstatement date; otherwise, check NO.

Refer to Table 10, Pre-FIRM Subsidized Rates Ineligibility, in the Rate section (or Table 2B in the Condominiums section) to confirm whether Pre-FIRM subsidized rates can be used.

L. All Buildings

1. Building Purpose

ALL BUILDINGS

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

Indicate if the building's purpose is 100% Residential or 100% Non-Residential. If Mixed Use, specify percentage of residential use.

2. Building Occupancy

ALL BUILDINGS

2. BUILDING OCCUPANCY
   - ☐ SINGLE FAMILY
   - ☐ 2-4 FAMILY
   - ☐ OTHER RESIDENTIAL
   - ☐ NON-RESIDENTIAL BUSINESS
   - ☐ OTHER NON-RESIDENTIAL

Check the type of occupancy for the building (i.e., Single Family, 2–4 Family, Other Residential, Non-Residential Business, or Other Non-Residential.

- **Single Family** – This is either:

  a. A residential single-family building in which the total floor area devoted to non-residential uses is less than 50% of the building's total floor area, *or*

  b. A single-family residential unit within a 2–4 family building, other-residential building, business, or non-residential building, in which commercial uses within the unit are limited to less than 50% of the unit's total floor area.

  This includes a residential townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

  NOTE: Commercial uses within the unit are offices, private schools, studios, or small service operations within a residential building.

- **2–4 Family** – This is a residential building, including an apartment building, containing 2–4 residential spaces and in which commercial uses are limited to less than 25% of the building's total floor area. This category includes apartment buildings and condominium buildings. This excludes hotels and motels with normal room rentals for less than 6 months.

- **Other Residential** – This is a residential building that is designed for use as a residential space for 5 or more families or a mixed-use building in which the total floor area devoted to non-residential uses is less than 25% of the total floor area within the building. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes, and rooming houses where the normal occupancy of a guest is 6 months or more. Additional examples of other residential buildings include dormitories and assisted-living facilities.

- **Non-Residential Business** – This is a building in which the named insured is a commercial enterprise primarily carried out to generate income and the coverage is for:

  a. A building designed as a non-habitational building;

  b. A mixed-use building in which the total floor area devoted to residential uses is

     i. 50% or less of the total floor area within the building if the residential building is a single family property; *or*

     ii. 75% or less of the total floor area within the building for all other residential properties; *or*

c. A building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

- **Other Non-Residential** – This is a subcategory of non-residential buildings; a non-habitational building that does not qualify as a business building or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses and recreational buildings. A small business cannot use this category.

3. Is the Building a House of Worship?

ALL BUILDINGS

3. IS THE BUILDING A HOUSE OF WORSHIP?
☐ YES ☐ NO

Check YES if the primary use of the building is for a house of worship; otherwise, check NO.

4. Is the Building An Agricultural Structure?

ALL BUILDINGS

4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? ☐ YES ☐ NO

Check YES if the primary use of the building is for agricultural purposes; otherwise, check NO.

5. Building Description (Check One)

ALL BUILDINGS

5. BUILDING DESCRIPTION (CHECK ONE)
☐ MAIN HOUSE
☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE
☐ BARN
☐ APARTMENT BUILDING
☐ APARTMENT – UNIT
☐ COOPERATIVE BUILDING
☐ COOPERATIVE – UNIT
☐ WAREHOUSE
☐ TOOL/STORAGE SHED
☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
☐ OTHER: _____

Check the box that best indicates the insured building's description. If OTHER, provide the building description.

6. Condominium Information

ALL BUILDINGS

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

- **Condominium Form of Ownership**

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

- **Entire Building**

  Check YES if coverage is for the entire building; otherwise, check NO.

- **Total Number of Units**

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

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

- **Condominium Unit**

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

7. Additions and Extensions (if Applicable)

ALL BUILDINGS

7. ADDITIONS AND EXTENSIONS (IF APPLICABLE)
DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)
COVERAGE IS FOR:
☐ BUILDING INCLUDING ADDITION(S) AND EXTENSION(S)
☐ BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION:
_____
☐ ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S):
_____

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

Check the appropriate box to indicate the desired coverage if the building has additions or extensions.

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

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

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

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

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

8. Insured's Primary Residence, Rental Property, Tenant's Coverage

ALL BUILDINGS

8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE
IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.

- **Insured's Primary Residence**

  FEMA defines a primary residence as a single family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for more than 50% of the 365 calendar days following the current policy effective date or 50% or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term.

  A policyholder and the policyholder's spouse may not collectively have more than one primary residence.

  Policyholders with primary residences could include the following, as long as they meet the conditions above:

  a. Active-duty military personnel who are deployed for 50% or more of the policy year in compliance with military orders;

  b. Policyholders displaced from a primary residence and living in a temporary residence due to a federally declared disaster or a loss event on the primary residence claimed on any line of insurance for 50% or more of the policy year; *or*

  c. Policyholders who are absent from a primary residence for reasons such as routine business travel, hospitalizations, and/or vacation for 50% or more of the policy year.

  Check YES if an applicant or an applicant's spouse is the primary resident; otherwise, check NO.

  If YES, the Application must include current documentation of primary residence status. Acceptable documentation is one of the following: Homestead Tax Credit Form for Primary Residence, driver's license, automobile registration, proof of insurance for a vehicle, voter's registration, or documents showing where children attend school.

  If documentation of a primary residence is not available, the insurer must obtain a signed and dated statement from the applicant which specifies that the property is the insured's primary residence. For additional guidance, refer to the Primary Residence Determination subsection in the General Rules section of this manual.

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

- **Rental Property**

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

- **Tenant's Coverage**

  If the insured is a tenant, check YES; otherwise, check NO. If the tenant is requesting building coverage, check YES; otherwise, check NO. If YES, see the Notice in the Signature block on Page 2. The building owner must be named on the policy. If building coverage is purchased by a tenant due to a lease agreement, the tenant may also be named on the policy. Coverage for contents owned by the tenant must be written on a separate policy in the name of the tenant only. For additional guidance, refer to the Tenant's Coverage subsection in the General Rules section of this manual.

9. Building Information

ALL BUILDINGS

9. BUILDING INFORMATION
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 LOCATED ON FEDERAL LAND? ☐ YES ☐ NO
IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

- **Building in the Course of Construction**

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

- **Building Walled and Roofed**

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

- **Building Over Water**

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

- **Federal Land**

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

- **Severe Repetitive Loss Property**

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

10. Elevated Building

ALL BUILDINGS

10. IS BUILDING ELEVATED? ☐ YES ☐ NO

Check YES if the building is an elevated building; otherwise, check NO. If YES, complete the Elevated Buildings section on Page 2. 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.

11. Basement, Enclosure, Crawlspace

ALL BUILDINGS

11. BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE
IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES?
☐ YES ☐ NO

Check whether the building contains:

- **Basement** – Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

- **Enclosure** – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

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

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

- **Crawlspace** – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next higher floor.

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

  Check YES if the Basement/Subgrade Crawlspace floor is below grade on all sides; otherwise, check NO.

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

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

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

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

crawlspace rates. For further guidance, refer to the Rating section of this manual.

12. Number of Floors in Building or Building Type

ALL BUILDINGS

12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE

☐ 1 ☐ 2 ☐ 3 OR MORE

☐ SPLIT LEVEL

☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)

☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

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

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

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

M. Non-Elevated Buildings

1. Garage

NON-ELEVATED BUILDINGS

1. GARAGE

IS A GARAGE ATTACHED TO THE BUILDING? ☐ YES ☐ NO

TOTAL NET AREA OF THE GARAGE: |_|_|_|_|_| SQUARE FEET.

ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? ☐ YES ☐ NO

IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____.

TOTAL AREA OF ALL PERMANENT OPENINGS: |_|_|_|_|_| SQUARE INCHES.

IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

Check YES if a garage is attached to the building; otherwise, check NO. If YES, provide the total square footage of the garage.

Check YES if the garage has any openings that allow the passage of floodwaters; otherwise, check NO. If flood openings are present, provide the total number and the total square inches of permanent flood openings.

Check YES if the garage is used solely for parking of vehicles, building access, and/or storage; otherwise, check NO.

If YES, indicate if the garage contains machinery and/or equipment; otherwise, check NO.

For more information on non-elevated buildings and attached garages, refer to the Lowest Floor Guide (LFG) section of this manual.

2. Basement/Subgrade Crawlspace

NON-ELEVATED BUILDINGS

2. BASEMENT/SUBGRADE CRAWLSPACE

DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $10,000

☐ $10,001 TO $20,000

☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:

_____

DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $5,000

☐ $5,001 TO $10,000

☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:

_____

Check YES if the basement/subgrade crawlspace contains machinery and/or equipment and select the appropriate value; otherwise, check NO.

Check YES if the basement/subgrade crawlspace contains a washer, dryer, or food freezer and select the appropriate value; otherwise, check NO.

III. COMPLETING PAGE 2 OF THE FLOOD INSURANCE APPLICATION FORM

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

A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers)

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

1. Area Below the Lowest Elevated Floor

ELEVATED BUILDINGS

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW

☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

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

2. Elevating Foundation Type

ELEVATED BUILDINGS

2. ELEVATING FOUNDATION TYPE

☐ PIERS, POSTS, OR PILES
☐ REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS
☐ REINFORCED CONCRETE SHEAR WALLS
☐ WOOD SHEAR WALLS
☐ SOLID FOUNDATION WALLS

Check the elevating foundation type used for the building.

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

3. Machinery and/or Equipment Below the Elevated Floor

ELEVATED BUILDINGS

3. MACHINERY AND/OR EQUIPMENT

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:

_____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:

_____

Check YES if the area below the elevated floor contains machinery and/or equipment and select the appropriate value. Otherwise, check NO.

Check YES if the area below the elevated floor contains a washer, dryer, or food freezer and select the appropriate value; otherwise, check NO.

4. Area Below the Elevated Floor

ELEVATED BUILDINGS

4. AREA BELOW THE ELEVATED FLOOR

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO

IF YES, CHECK ONE OF THE FOLLOWING:
☐ FULLY ☐ PARTIALLY

IS THERE A GARAGE? (CHECK ONE)

☐ NO GARAGE
☐ BENEATH THE LIVING SPACE
☐ NEXT TO THE LIVING SPACE

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?
☐ YES ☐ NO

IF YES, HOW MANY? _____

Check YES if the area below the elevated floor is enclosed; otherwise, check NO. If YES, indicate whether the area is fully or partially enclosed.

Select NO if there is no garage attached to the building.

Select Beneath the Living Space if the garage is under the lowest elevated floor and within the footprint of the building.

Select Next to Living Space if the garage is not under the lowest elevated floor and is attached to the building.

For additional guidance on elevated buildings with a garage, refer to Lowest Floor Guide (LFG) section of this manual.

Check YES if the area below the elevated floor contains elevators; otherwise, check NO. If YES, indicate the number of elevators.

ELEVATED BUILDINGS

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.

INDICATE MATERIAL USED FOR ENCLOSURE:

☐ INSECT SCREENING
☐ LIGHT WOOD LATTICE
☐ SOLID WOOD FRAME WALLS (BREAKAWAY)
☐ SOLID WOOD FRAME WALLS (NON-BREAKAWAY)
☐ MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
☐ MASONRY WALLS (NON-BREAKAWAY)
☐ OTHER (DESCRIBE):

_____

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:

|_|_|_|_|_| SQUARE FEET

Indicate the materials used for the enclosure.

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

NOTE: In V Zones, if the area below the elevated floor appears in the submitted photographs to be enclosed using masonry walls, and these walls are represented as being breakaway walls on the Application, provide certification of breakaway

walls signed by a local building official, an engineer, or an architect.

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

ELEVATED BUILDINGS

IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DESCRIBE: _____

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?
☐ YES ☐ NO

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

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

5. Flood Openings

ELEVATED BUILDINGS

5. FLOOD OPENINGS

IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO

IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____.

TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS:

|_|_|_|_|_|_| SQUARE INCHES.

ARE FLOOD OPENINGS ENGINEERED?
☐ YES ☐ NO
IF YES, SUBMIT CERTIFICATION.

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

The openings must be positioned on at least 2 exterior walls and have a total net area of not less than 1 square inch for every square foot of enclosed area.

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

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

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

For further guidance, refer to the Proper Opening Requirements in the Lowest Floor Guide (LFG) section of this manual.

B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Home/Travel Trailer Data

MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA

YEAR OF MANUFACTURE: |_|_|_|_|

MAKE:
|_|_|_|_|_|_

- **Construction Date**

  Enter the building construction date (month/day/year). For Pre-FIRM buildings, enter the date the building was originally constructed, even if the building has subsequently been substantially improved. For Post-FIRM buildings, enter the date the building was originally constructed, unless the building has been substantially improved. For Post-FIRM buildings that have been substantially improved, enter the date the building was substantially improved.

  Select the applicable box.

  NOTE: For optional rating for Pre-FIRM buildings, refer to the Rating section of this manual.

- **Building Permit**

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

- **Construction**

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

- **Substantial Improvement**

  Select this box if the building has been substantially improved. Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

  If the Substantial Improvement box is checked for a Pre-FIRM building and was substantially improved on or after April 1, 2015, refer to the Pre-FIRM Rating Hierarchy (Table 11) in the Rating section of this manual (or Table 2C in the Condominiums section) to determine if Rate Table 2B, 2C, or 2D in the Rating section, or corresponding tables in the Condominiums section should be used.

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

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

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

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

D. Contents

CONTENTS

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

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO

IF NO, DESCRIBE: _____

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

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

E. Elevation Data

ELEVATION DATA

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

- **Post-FIRM Construction**

  Check YES if the building was constructed or substantially improved after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later; otherwise, check NO.

ELEVATION DATA

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

- **Elevation Information**

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

  Full-risk rates for unnumbered V Zones are located in the Specific Rating Guidelines. No EC is required for Zone D, and the full-risk rates are found in Table 3A in the Rating section of this manual.

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

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

  In communities that participate in the NFIP's Community Rating System (CRS), building elevation information may be available from the community

office in charge of building permits or floodplain management.

- **Elevation Certification Date**

  Enter the date the EC was signed.

- **Building Diagram Number**

  Enter the building diagram number from the EC.

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

- **Lowest Adjacent Grade**

  Enter the Lowest Adjacent Grade from the EC.

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

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

- **Lowest Floor Elevation**

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

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

- **Base Flood Elevation**

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

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

- **Elevation Difference**

  Enter the Elevation Difference.

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

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

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

- **Is Building Floodproofed?**

  Check YES if the building is floodproofed; otherwise, check NO. To receive credit for floodproofing, the completed Floodproofing Certificate must be submitted. Refer to the Floodproofed Buildings subsection in the Rating section of this manual for additional floodproofing documentation requirements.

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

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

F. Coverage and Rating

- **Estimated Building Replacement Cost**

  ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ _____

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

- **Deductible**

  DEDUCTIBLE: BUILDING $ _____ CONTENTS $ _____

  Enter the deductible amount for building and/or contents. Effective April 1, 2015, a $10,000 deductible is available for residential properties, and this option must be clearly disclosed to the applicant. For additional information and options on deductibles, refer to the Rating and Condominiums sections of this manual.

- **Insurance Coverage**

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE
BUILDING	
CONTENTS	

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

- **Rating**

BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)		
AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM
		.00			.00
		.00			.00

Enter the Basic and Additional Limits, Rates, and Annual premium.

DEDUCTIBLE PREMIUM REDUCTION/INCREASE	TOTAL PREMIUM
.00	.00
.00	.00

Enter Deductible (premium reduction/increase), and calculate the Total Premium.

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

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

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

Next, enter the Probation Surcharge (if any).

Next, add either a $25.00 or a $250.00 surcharge to the premium in accordance with Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). The HFIAA surcharge is $25.00 for policies covering primary residences, including contents-only policies. Refer to the Primary Residence guidance in this section of the manual. For all other policies, the HFIAA surcharge is $250.00. The HFIAA surcharge is not subject to agent commissions.

Finally, enter the Federal Policy Fee, and calculate the Total Amount Due. For additional information and rating examples, refer to the Rating section of this manual.

Rate Category

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING
INDICATE THE RATE TABLE USED: _____

Check the applicable rate type:

Manual – Used to rate a policy using the rate tables provided in the NFIP Flood Insurance Manual.

Submit for Rate – Used to rate a building for which no risk rate is published in the NFIP Flood Insurance Manual.

Provisional Rating – Used for placing flood coverage prior to the receipt of an EC. It is expected that an EC will be secured and standard rating completed within 60 days of the Policy Effective Date.

Indicate the rate table used to determine the premium from the corresponding tables in the Rating and Condominiums sections in this manual.

Payment Method

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

Select the appropriate payment method. If paying by check or money order, make payable to the insurer.

Select CREDIT CARD if paying by VISA, MasterCard, Discover, or American Express. Otherwise, check OTHER and describe the payment method. Payment must be for the Total Amount Due, payable to the insurer, and accompany the Application.

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

G. Signature

SIGNATURE

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

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

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER

_____/_____/_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL)

_____/_____/_____ DATE (MM/DD/YYYY)

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

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

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

IV. SCHEDULED BUILDING POLICY

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

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

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

For each scheduled building (building and/or contents coverage), the Federal Policy Fee is $50 per building.

V. MAILING INSTRUCTIONS

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

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, with the Flood Insurance Application.

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

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

VI. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

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

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

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

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

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

National Flood Insurance Program

FLOOD INSURANCE APPLICATION, PAGE 1 (OF 2)

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

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

BILLING

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

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

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

PROPERTY LOCATION

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

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

* **LEGAL DESCRIPTION** MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.

DISASTER ASSISTANCE

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

COMMUNITY

GRANDFATHERING INFORMATION
GRANDFATHERED? ☐ YES ☐ NO IF YES, ☐ BUILT IN COMPLIANCE *OR*
☐ CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)

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

CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____
MAP DATE: ____/____/____

POLICY PERIOD

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

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____
IS THE INSURED A SMALL BUSINESS? ☐ YES ☐ NO
IS THE INSURED A NON-PROFIT ENTITY? ☐ YES ☐ NO

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____
IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

2ND MORTGAGEE/OTHER

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

LOAN NO.: _____
IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

PRIOR NFIP COVERAGE

COMPLETE THIS SECTION ONLY FOR PRE-FIRM BUILDINGS LOCATED IN AN SFHA.
1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? ☐ YES ☐ NO
2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? ☐ YES ☐ NO
3. **IF YES,** HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? ☐ YES ☐ NO
4. **IF YES,** WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? ☐ YES ☐ NO
   IF YES, WHAT IS THE SUSPENSION DATE? ____/____/____
   WHAT IS THE REINSTATEMENT DATE? ____/____/____
5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? ☐ YES ☐ NO

NFIP COPY

ALL BUILDINGS

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

2. BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2–4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL BUSINESS
☐ OTHER NON-RESIDENTIAL

3. IS THE BUILDING A HOUSE OF WORSHIP?
☐ YES ☐ NO

4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? ☐ YES ☐ NO

5. BUILDING DESCRIPTION (CHECK ONE)
☐ MAIN HOUSE
☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE
☐ BARN
☐ APARTMENT BUILDING
☐ APARTMENT – UNIT
☐ COOPERATIVE BUILDING
☐ COOPERATIVE – UNIT
☐ WAREHOUSE
☐ TOOL/STORAGE SHED
☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
☐ OTHER: _____

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

7. ADDITIONS AND EXTENSIONS (IF APPLICABLE)
DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)
COVERAGE IS FOR:
☐ BUILDING INCLUDING ADDITION(S) AND EXTENSION(S)
☐ BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION: _____
☐ ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S): _____

8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE
IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.

9. BUILDING INFORMATION
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 LOCATED ON FEDERAL LAND? ☐ YES ☐ NO
IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

10. IS BUILDING ELEVATED? ☐ YES ☐ NO

11. BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE
IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? ☐ YES ☐ NO

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

NON-ELEVATED BUILDINGS

1. GARAGE
IS A GARAGE ATTACHED TO THE BUILDING? ☐ YES ☐ NO
TOTAL NET AREA OF THE GARAGE:
|_|_|_|_|_| SQUARE FEET.
ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? ☐ YES ☐ NO
IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____
TOTAL AREA OF ALL PERMANENT OPENINGS:
|_|_|_|_|_| SQUARE INCHES.
IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? ☐ YES ☐ NO
IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

2. BASEMENT/SUBGRADE CRAWLSPACE
DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT: _____
DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT: _____

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

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

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

National Flood Insurance Program

FLOOD INSURANCE APPLICATION, PAGE 2 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.
ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

ELEVATED BUILDINGS

ELEVATED BUILDINGS (INCLUDING MANUFACTURED [MOBILE] HOMES/ TRAVEL TRAILERS)

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW

☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

2. ELEVATING FOUNDATION TYPE

☐ PIERS, POSTS, OR PILES
☐ REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS
☐ REINFORCED CONCRETE SHEAR WALLS
☐ WOOD SHEAR WALLS
☐ SOLID FOUNDATION WALLS

3. MACHINERY AND/OR EQUIPMENT

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:
☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT: _____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:
☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT: _____

4. AREA BELOW THE ELEVATED FLOOR

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO

IF YES, CHECK ONE OF THE FOLLOWING:
☐ FULLY ☐ PARTIALLY

IS THERE A GARAGE? (CHECK ONE)
☐ NO GARAGE
☐ BENEATH THE LIVING SPACE
☐ NEXT TO THE LIVING SPACE

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?
☐ YES ☐ NO

IF YES, HOW MANY? _____

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.

INDICATE MATERIAL USED FOR ENCLOSURE:
☐ INSECT SCREENING
☐ LIGHT WOOD LATTICE
☐ SOLID WOOD FRAME WALLS (BREAKAWAY)
☐ SOLID WOOD FRAME WALLS (NON-BREAKAWAY)
☐ MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
☐ MASONRY WALLS (NON-BREAKAWAY)
☐ OTHER (DESCRIBE): _____

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:
☐☐☐☐☐☐ SQUARE FEET

IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DESCRIBE: _____

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?
☐ YES ☐ NO

5. FLOOD OPENINGS

IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO

IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____

TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS:
☐☐☐☐☐☐ SQUARE INCHES.

ARE FLOOD OPENINGS ENGINEERED?
☐ YES ☐ NO

IF YES, SUBMIT CERTIFICATION.

MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA

YEAR OF MANUFACTURE: ☐☐☐☐
MAKE: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
MODEL NUMBER: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
SERIAL NUMBER: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
DIMENSIONS: ☐☐☐☐ × ☐☐☐☐ FEET
ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? ☐ YES ☐ NO
IF YES, THE DIMENSIONS ARE: ☐☐☐☐ × ☐☐☐☐ FEET

2. ANCHORING

THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)
☐ OVER-THE-TOP TIES ☐ GROUND ANCHORS
☐ FRAME TIES ☐ SLAB ANCHORS
☐ FRAME CONNECTORS
☐ OTHER (DESCRIBE): _____

3. INSTALLATION

THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)
☐ MANUFACTURER'S SPECIFICATIONS
☐ LOCAL FLOODPLAIN MANAGEMENT STANDARDS
☐ STATE AND/OR LOCAL BUILDING STANDARDS

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:
☐ BUILDING PERMIT ☐ CONSTRUCTION ____/____/_____

CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:
☐ SUBSTANTIAL IMPROVEMENT ____/____/_____

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

CONTENTS

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

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO

IF NO, DESCRIBE: _____

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

ELEVATION DATA

IS BUILDING POST-FIRM CONSTRUCTION?
☐ YES ☐ NO

(IF POST-FIRM CONSTRUCTION IN ZONES A1–A30, AE, AO, AH, V, V1–V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH ELEVATION CERTIFICATE.)

ELEVATION CERTIFICATION DATE: ____/____/_____

BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____

LOWEST FLOOR ELEVATION: _____ (–) BASE FLOOD ELEVATION: _____ (=) DIFFERENCE TO NEAREST FOOT: _____ (+ OR –)

IN ZONES V AND V1–V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? ☐ YES ☐ NO

IS BUILDING FLOODPROOFED? ☐ YES ☐ NO
(SEE THE *NFIP FLOOD INSURANCE MANUAL* FOR CERTIFICATION REQUIREMENTS.)

COVERAGE AND RATING

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ _____ **DEDUCTIBLE:** BUILDING $ _____ CONTENTS $ _____

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

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING
INDICATE THE RATE TABLE USED: _____

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

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

SIGNATURE

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

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

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

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

NFIP COPY

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

National Flood Insurance Program

FLOOD INSURANCE APPLICATION

FEMA FORM 086-0-1

NONDISCRIMINATION

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

PRIVACY ACT

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

GENERAL

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

AUTHORITY

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

PAPERWORK BURDEN DISCLOSURE NOTICE

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

This section contains information, including rate tables, required to accurately rate a National Flood Insurance Program (NFIP) flood insurance policy. Information and rates for the Residential Condominium Building Association Policy (RCBAP), Preferred Risk Policy (PRP), Newly-Mapped-rated policies, Mortgage Portfolio Protection Program (MPPP), and provisionally rated policies, 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 determining the proper rate for the building. Examples of some rating situations are shown at the end of this section.

I. AMOUNT OF INSURANCE AVAILABLE[1, 2]

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	$ 35,000[3]	$ 60,000	$190,000	$250,000
2–4 Family Building	$ 35,000[3]	$ 60,000	$190,000	$250,000
Other Residential Building	$100,000[5]	$175,000	$325,000	$500,000
Non-Residential Building (including Business Buildings and Other Non-Residential Buildings)[4]	$100,000[5]	$175,000	$325,000	$500,000
CONTENTS COVERAGE				
Residential Property[6]	$ 10,000	$ 25,000	$ 75,000	$100,000
Non-Residential Business, Other Non-Residential Property[4]	$100,000	$150,000	$350,000	$500,000

1. This Table provides the maximum coverage amounts available under the Emergency Program coverage and the Regular Program, and the columns cannot be aggregated to exceed the limits in the Regular Program, which are established by statute. The aggregate limits for building coverage are the maximum coverage amounts allowed by statute for each building included in the relevant Occupancy Category.
2. These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.
3. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $50,000.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $150,000.
6. The Residential Occupancy Category includes the Single Family, 2–4 Family, Other Residential, and Residential Condominium Occupancies.

II. RATE TABLES

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

TABLE 1. EMERGENCY PROGRAM RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

	BUILDING	CONTENTS
Residential	.98	1.23
Non-Residential Business, Other Non-Residential	1.07	2.10

TABLE 2A. 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[3]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[4]		OTHER NON-RESIDENTIAL[4]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.94 / .85	1.18 / 1.55	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	With Basement	1.00 / 1.26	1.18 / 1.30	1.00 / 1.26		.94 / 1.51		1.27 / 2.21		1.07 / 1.86	
	With Enclosure[5]	1.00 / 1.52	1.18 / 1.55	1.00 / 1.52		1.00 / 1.88		1.27 / 2.79		1.07 / 2.34	
	Elevated on Crawlspace	.94 / .85	1.18 / 1.55	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	Non-Elevated with Subgrade Crawlspace	.94 / .85	1.18 / 1.30	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	Manufactured (Mobile) Home[6]	.94 / .85	1.18 / 1.55					1.21 / 2.26		1.02 / 1.90	
CONTENTS LOCATION	Basement & Above[7]				1.18 / 1.30		1.18 / 1.30		2.39 / 3.79		2.01 / 3.18
	Enclosure & Above[8]				1.18 / 1.55		1.18 / 1.55		2.39 / 4.54		2.01 / 3.81
	Lowest Floor Only – Above Ground Level				1.18 / 1.55		1.18 / 1.55		2.39 / 1.99		2.01 / 1.67
	Lowest Floor Above Ground Level and Higher Floors				1.18 / 1.07		1.18 / 1.07		2.39 / 1.70		2.01 / 1.43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home[6]								2.39 / 1.99		2.01 / 1.67

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[4]		OTHER NON-RESIDENTIAL[4]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.22 / 2.16	1.52 / 3.69	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	With Basement	1.31 / 3.20	1.52 / 3.13	1.31 / 3.20		1.31 / 5.92		1.70 / 8.15		1.43 / 6.83	
	With Enclosure[5]	1.31 / 3.78	1.52 / 3.68	1.31 / 3.78		1.31 / 6.62		1.70 / 9.08		1.43 / 7.62	
	Elevated on Crawlspace	1.22 / 2.16	1.52 / 3.69	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	Non-Elevated with Subgrade Crawlspace	1.22 / 2.16	1.52 / 3.13	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	Manufactured (Mobile) Home[6]	1.22 / 6.75	1.52 / 3.68					1.61 / 15.47		1.36 / 12.97	
CONTENTS LOCATION	Basement & Above[7]				1.52 / 3.13		1.52 / 3.13		3.15 / 9.61		2.65 / 8.06
	Enclosure & Above[8]				1.52 / 3.68		1.52 / 3.68		3.15 / 10.39		2.65 / 8.71
	Lowest Floor Only – Above Ground Level				1.52 / 3.68		1.52 / 3.68		3.15 / 8.71		2.65 / 7.31
	Lowest Floor Above Ground Level and Higher Floors				1.52 / 3.24		1.52 / 3.24		3.15 / 7.52		2.65 / 6.31
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home[6]								3.15 / 14.47		2.77 / 12.69

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[4]		OTHER NON-RESIDENTIAL[4]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41		1.26 / .41	
	With Enclosure[5]	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home[6]	1.05 / .52	1.61 / .51					1.26 / .54		1.26 / .54	
CONTENTS LOCATION	Basement & Above[7]				2.04 / .76		2.04 / .76		2.09 / .83		2.09 / .83
	Enclosure & Above[8]				2.04 / .87		2.04 / .87		2.09 / .97		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home[6]								1.13 / .71		1.13 / .71

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

5 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.

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

7 Includes subgrade crawlspace.

8 Includes crawlspace.

TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1, 2]
NON-PRIMARY RESIDENCE[3]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[4]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[5]		OTHER RESIDENTIAL (CONDO UNIT)[5]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.62 /1.40	2.05 /2.53	1.62 /1.40		1.62 /1.40	
	With Basement	1.74 /2.06	2.05 /2.10	1.74 /2.06		1.74 /2.06	
	With Enclosure[6]	1.74 /2.49	2.05 /2.53	1.74 /2.49		1.74 /2.49	
	Elevated on Crawlspace	1.62 /1.40	2.05 /2.53	1.62 /1.40		1.62 /1.40	
	Non-Elevated with Subgrade Crawlspace	1.62 /1.40	2.05 /2.10	1.62 /1.40		1.62 /1.40	
	Manufactured (Mobile) Home[7]	1.12 / .97	1.42 /1.75				
CONTENTS LOCATION	Basement & Above[8]				2.05 /2.10		2.05 /2.10
	Enclosure & Above[9]				2.05 /2.53		2.05 /2.53
	Lowest Floor Only – Above Ground Level				2.05 /2.53		2.05 /2.53
	Lowest Floor Above Ground Level and Higher Floors				2.05 /1.75		2.05 /1.75
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home[7]						

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[5]		OTHER RESIDENTIAL (CONDO UNIT)[5]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.10 / 3.61	2.63 /6.19	2.10 / 3.61		2.10 / 3.61	
	With Basement	2.25 / 5.38	2.63 /5.23	2.25 / 5.38		2.25 /5.38	
	With Enclosure[6]	2.25 / 6.35	2.63 /6.17	2.25 / 6.35		2.25 /6.35	
	Elevated on Crawlspace	2.10 / 3.61	2.63 /6.19	2.10 / 3.61		2.10 / 3.61	
	Non-Elevated with Subgrade Crawlspace	2.10 / 3.61	2.63 /5.23	2.10 / 3.61		2.10 / 3.61	
	Manufactured (Mobile) Home[7]	2.10 /13.00	2.63 /6.17				
CONTENTS LOCATION	Basement & Above[8]				2.63 /5.23		2.63 /5.23
	Enclosure & Above[9]				2.63 /6.17		2.63 /6.17
	Lowest Floor Only – Above Ground Level				2.63 /6.17		2.63 /6.17
	Lowest Floor Above Ground Level and Higher Floors				2.63 /5.42		2.63 /5.42
	Above Ground Level – More Than 1 Full Floor				.79 / .65		.79 / .65
	Manufactured (Mobile) Home[7]						

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41	
	With Enclosure[6]	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	Manufactured (Mobile) Home[7]	1.05 / .52	1.61 / .51				
CONTENTS LOCATION	Basement & Above[8]				2.04 / .76		2.04 / .76
	Enclosure & Above[9]				2.04 / .87		2.04 / .87
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home[7]						

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3 For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.
4 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5 Individually owned unit in the condominium form of ownership located within a multi-unit building.
6 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
7 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
8 Includes subgrade crawlspace.
9 Includes crawlspace.

TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES
SEVERE REPETITIVE LOSS PROPERTIES[1, 2, 3]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[4]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.29 /1.31	1.64 /2.35	1.29 /1.31	
	With Basement	1.37 /1.94	1.64 /1.96	1.37 /1.94	
	With Enclosure[5]	1.37 /2.32	1.64 /2.35	1.37 /2.32	
	Elevated on Crawlspace	1.29 /1.31	1.64 /2.35	1.29 /1.31	
	Non-Elevated with Subgrade Crawlspace	1.29 /1.31	1.64 /1.96	1.29 /1.31	
	Manufactured (Mobile) Home[6]	1.29 /1.31	1.64 /2.35		
CONTENTS LOCATION	Basement & Above[7]				1.64 /1.96
	Enclosure & Above[8]				1.64 /2.35
	Lowest Floor Only — Above Ground Level				1.64 /2.35
	Lowest Floor Above Ground Level and Higher Floors				1.64 /1.64
	Above Ground Level — More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home[6]				

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.67 / 3.29	2.09 /5.63	1.67 /3.29	
	With Basement	1.79 / 4.90	2.09 /4.78	1.79 /4.90	
	With Enclosure[5]	1.79 / 5.79	2.09 /5.62	1.79 /5.79	
	Elevated on Crawlspace	1.67 / 3.29	2.09 /5.63	1.67 /3.29	
	Non-Elevated with Subgrade Crawlspace	1.67 / 3.29	2.09 /4.78	1.67 /3.29	
	Manufactured (Mobile) Home[6]	1.67 /10.39	2.09 /5.62		
CONTENTS LOCATION	Basement & Above[7]				2.09 /4.78
	Enclosure & Above[8]				2.09 /5.62
	Lowest Floor Only — Above Ground Level				2.09 /5.62
	Lowest Floor Above Ground Level and Higher Floors				2.09 /4.95
	Above Ground Level — More Than 1 Full Floor				.63 / .60
	Manufactured (Mobile) Home[6]				

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41	
	With Enclosure[5]	1.18 / .45	1.81 / .66	1.18 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29	
	Manufactured (Mobile) Home[6]	1.05 / .52	1.61 / .51		
CONTENTS LOCATION	Basement & Above[7]				2.04 / .76
	Enclosure & Above[8]				2.04 / .87
	Lowest Floor Only — Above Ground Level				1.61 / .80
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51
	Above Ground Level — More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home[6]				

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.
4 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
7 Includes subgrade crawlspace.
8 Includes crawlspace.

TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES [1, 2]
SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015 [3]

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

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

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[4]		OTHER NON-RESIDENTIAL[4]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.21 / 1.11	1.52 / 1.99	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	With Basement	1.29 / 1.64	1.52 / 1.67	1.29 / 1.64		1.21 / 1.95		1.39 / 2.40		1.39 / 2.40	
	With Enclosure[5]	1.29 / 1.96	1.52 / 1.99	1.29 / 1.96		1.29 / 2.44		1.39 / 3.04		1.39 / 3.04	
	Elevated on Crawlspace	1.21 / 1.11	1.52 / 1.99	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	Non-Elevated with Subgrade Crawlspace	1.21 / 1.11	1.52 / 1.67	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	Manufactured (Mobile) Home[6]	1.21 / 1.11	1.52 / 1.99					1.32 / 2.46		1.32 / 2.46	
CONTENTS LOCATION	Basement & Above[7]				1.52 / 1.67		1.52 / 1.67		2.59 / 4.12		2.59 / 4.12
	Enclosure & Above[8]				1.52 / 1.99		1.52 / 1.99		2.59 / 4.93		2.59 / 4.93
	Lowest Floor Only — Above Ground Level				1.52 / 1.99		1.52 / 1.99		2.59 / 2.16		2.59 / 2.16
	Lowest Floor Above Ground Level and Higher Floors				1.52 / 1.39		1.52 / 1.39		2.59 / 1.85		2.59 / 1.85
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home[6]								2.59 / 2.16		2.59 / 2.16

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[4]		OTHER NON-RESIDENTIAL[4]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.57 / 2.79	1.96 / 4.78	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	With Basement	1.69 / 4.15	1.96 / 4.05	1.69 / 4.15		1.69 / 7.69		1.85 / 8.85		1.85 / 8.85	
	With Enclosure[5]	1.69 / 4.89	1.96 / 4.77	1.69 / 4.89		1.69 / 8.57		1.85 / 9.88		1.85 / 9.88	
	Elevated on Crawlspace	1.57 / 2.79	1.96 / 4.78	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	Non-Elevated with Subgrade Crawlspace	1.57 / 2.79	1.96 / 4.05	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	Manufactured (Mobile) Home[6]	1.57 / 8.75	1.96 / 4.77					1.75 / 16.83		1.75 / 16.83	
CONTENTS LOCATION	Basement & Above[7]				1.96 / 4.05		1.96 / 4.05		3.41 / 10.45		3.41 / 10.45
	Enclosure & Above[8]				1.96 / 4.77		1.96 / 4.77		3.41 / 11.29		3.41 / 11.29
	Lowest Floor Only — Above Ground Level				1.96 / 4.77		1.96 / 4.77		3.41 / 9.46		3.41 / 9.46
	Lowest Floor Above Ground Level and Higher Floors				1.96 / 4.19		1.96 / 4.19		3.41 / 8.17		3.41 / 8.17
	Above Ground Level — More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home[6]								3.41 / 15.73		3.41 / 15.73

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS[4]		OTHER NON-RESIDENTIAL[4]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41		1.26 / .41	
	With Enclosure[5]	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home[6]	1.05 / .52	1.61 / .51					1.26 / .54		1.26 / .54	
CONTENTS LOCATION	Basement & Above[7]				2.04 / .76		2.04 / .76		2.09 / .83		2.09 / .83
	Enclosure & Above[8]				2.04 / .87		2.04 / .87		2.09 / .97		2.09 / .97
	Lowest Floor Only — Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42		1.29 / .42
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home[6]								1.13 / .71		1.13 / .71

1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. However, Post-FIRM rating may always be used if beneficial to the insured. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
7 Includes subgrade crawlspace.
8 Includes crawlspace.

TABLE 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 BUSINESS, OTHER NON-RESIDENTIAL[1]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure[2]	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home[3]	1.05 / .52	1.61 / .51					1.26 / .54	
CONTENTS LOCATION	Basement & Above[4]				2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above[5]				2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only — Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[3]								1.13 / .71

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL[1]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	With Basement	***	***	***		***		***	
	With Enclosure[2]	***	***	***		***		***	
	Elevated on Crawlspace	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	Non-Elevated with Subgrade Crawlspace	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	Manufactured (Mobile) Home[3]	2.72 / .83	1.59 / .52					2.80 /1.08	
CONTENTS LOCATION	Basement & Above[4]				***		***		***
	Enclosure & Above[5]				***		***		***
	Lowest Floor Only — Above Ground Level				1.22 / .39		1.22 / .39		1.29 / .31
	Lowest Floor Above Ground Level and Higher Floors				1.00 / .24		1.00 / .24		1.10 / .30
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[3]								1.61 / .49

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)[6]

OCCUPANCY	BUILDING		CONTENTS	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[1]	Residential	Non-Residential Business, Other Non-Residential[1]
With Certification of Compliance or Elevation Certificate[7]	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate[8, 9]	1.71 / .20	1.56 / .26	.84 / .15	1.20 / .16

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

***** Use the Specific Rating Guidelines (SRG) manual.**

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

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

FIRM ZONES AE, A1–A30 — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2, 3]	1 FLOOR No Basement/Enclosure/ Crawlspace[4, 5]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[4, 5]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4, 5]		MANUFACTURED (MOBILE) HOME[6, 7]	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[8]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[8]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[8]	Single Family	Non-Residential Business, Other Non-Residential[8]
+4	.29 / .08	.23 / .10	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .16	.31 / .18
+3	.32 / .08	.31 / .12	.27 / .08	.23 / .08	.27 / .08	.23 / .09	.35 / .18	.35 / .19
+2	.47 / .09	.44 / .14	.38 / .08	.33 / .08	.32 / .08	.28 / .10	.51 / .21	.50 / .25
+1	.88 / .12	.77 / .20	.70 / .08	.55 / .11	.46 / .08	.36 / .12	.97 / .29	.94 / .38
0	2.03 / .20	1.81 / .39	1.55 / .10	1.31 / .11	.68 / .08	.58 / .14	2.25 / .57	2.10 / .95
–1	5.28 / .25	4.69 / .68	3.30 / .28	3.29 / .15	1.05 / .10	.86 / .17	4.77 / 1.11	5.33 / 2.09
–2[7]	6.37 / .89	6.93 / .97	4.30 / .38	5.24 / .17	***	***	5.26 / 1.93	6.20 / 2.56
–3[7]	7.84 / 1.37	8.29 / 1.90	6.58 / .58	6.57 / .29	***	***	6.93 / 2.58	8.38 / 3.39
–4[7]	8.68 / 1.98	10.71 / 2.56	8.68 / .67	8.07 / .49	***	***	9.18 / 3.91	11.46 / 5.02
–5[7]	11.76 / 2.18	12.27 / 3.51	10.77 / .74	9.36 / .78	***	***	12.92 / 5.53	13.86 / 7.83
–6[7]	13.56 / 2.26	12.86 / 4.47	11.41 / .94	10.03 / 1.23	***	***	14.50 / 6.44	14.31 /10.72
–7[7]	14.00 / 2.70	13.38 / 5.33	11.97 / 1.05	10.62 / 1.69	***	***	14.87 / 7.08	14.73 /13.62
–8[7]	14.31 / 3.12	13.75 / 6.14	12.38 / 1.10	11.09 / 2.20	***	***	15.08 / 7.57	14.99 /14.52
–9[7]	14.39 / 3.47	13.88 / 6.80	12.56 / 1.37	11.33 / 2.72	***	***	15.12 / 7.83	15.05 /15.01
–10[7]	14.47 / 3.82	14.00 / 7.46	12.74 / 1.63	11.57 / 3.23	***	***	15.16 / 8.09	15.11 /15.50
–11[7]	14.55 / 4.17	14.13 / 8.12	12.91 / 1.90	11.81 / 3.75	***	***	15.20 / 8.35	15.18 /15.99
–12[7]	14.63 / 4.52	14.26 / 8.78	13.09 / 2.17	12.05 / 4.27	***	***	15.24 / 8.61	15.24 /16.48
–13[7]	14.71 / 4.86	14.39 / 9.43	13.27 / 2.44	12.29 / 4.78	***	***	15.28 / 8.87	15.30 /16.98
–14[7]	14.79 / 5.21	14.51 /10.09	13.45 / 2.71	12.53 / 5.30	***	***	15.32 / 9.13	15.36 /17.47
–15[7]	14.87 / 5.56	14.64 /10.75	13.62 / 2.98	12.77 / 5.82	***	***	15.36 / 9.39	15.43 /17.95
–16[7]	***	***	***	***	***	***	***	***

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is –1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

3 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use Submit-For-Rate procedures.

4 Includes subgrade crawlspace.

5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

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

7 For elevations of –2 and below and –1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.

8 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

***** Use the SRG manual.**

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

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

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2, 3]	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[4]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[4]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4]		MANUFACTURED (MOBILE) HOME[6, 7]	
	Residential	Non-Residential Business, Other Non-Residential[8]	Residential	Non-Residential Business, Other Non-Residential[8]	Residential	Non-Residential Business, Other Non-Residential[8]	Single Family	Non-Residential Business, Other Non-Residential[8]
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.37 / .17
+1	.49 / .12	.43 / .12	.38 / .12	.32 / .12	.38 / .12	.22 / .12	.65 / .25	.63 / .25
0	.98 / .12	.57 / .17	.71 / .12	.61 / .12	.38 / .12	.22 / .12	1.26 / .40	1.20 / .38
−1	1.39 / .45	1.27 / .43	1.06 / .29	.83 / .33	.44 / .12	.22 / .12	3.17 / .68	2.94 / .62
−2[7]	2.85 / .57	1.89 / .50	2.26 / .31	1.78 / .36	***	***	5.35 /1.03	5.25 / .86
−3[7]	4.24 / .59	3.68 / .55	3.44 / .37	3.17 / .37	***	***	7.30 /1.71	7.01 /1.56
−4[7]	5.88 / .58	5.52 / .59	4.64 / .40	3.91 / .38	***	***	9.16 /2.63	8.89 /2.47
−5[7]	7.54 / .54	6.41 / .63	5.97 / .36	4.94 / .39	***	***	10.69 /3.58	10.46 /3.46
−6[7]	8.84 / .55	7.41 / .67	7.10 / .36	5.74 / .40	***	***	11.41 /4.44	11.29 /4.43
−7[7]	9.44 / .77	8.38 / .71	7.78 / .49	6.50 / .41	***	***	12.00 /5.13	11.95 /5.23
−8[7]	9.91 /1.01	9.00 / .75	8.30 / .68	7.31 / .36	***	***	12.40 /5.70	12.41 /5.91
−9[7]	10.17 /1.20	9.31 / .79	8.62 / .85	7.57 / .51	***	***	12.56 /6.07	12.61 /6.36
−10[7]	10.43 /1.40	9.63 / .82	8.93 /1.02	7.77 / .68	***	***	12.72 /6.43	12.82 /6.80
−11[7]	10.69 /1.59	9.94 / .97	9.25 /1.19	7.97 / .85	***	***	12.89 /6.79	13.02 /7.25
−12[7]	10.95 /1.79	10.26 /1.10	9.57 /1.36	8.15 /1.04	***	***	13.05 /7.16	13.22 /7.70
−13[7]	11.21 /1.99	10.57 /1.25	9.89 /1.53	8.35 /1.21	***	***	13.21 /7.52	13.43 /8.15
−14[7]	11.47 /2.18	10.89 /1.39	10.21 /1.70	8.56 /1.38	***	***	13.37 /7.89	13.63 /8.60
−15[7]	11.73 /2.38	11.20 /1.53	10.53 /1.87	8.81 /1.53	***	***	13.53 /8.25	13.84 /9.05
−16[7]	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2–4 Family	Other Residential	Non-Residential Business[8]	Other Non-Residential[8]
+4		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12	.22 / .12
−1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
−2		.35 / .12	.35 / .12	.22 / .12	.22 / .12

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is −1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

3 If the lowest floor of a crawlspace or subgrade crawlspace is −1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is −1, also use Submit-For-Rate procedures.

4 Includes subgrade crawlspace.

5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

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

7 For elevations of –2 and below and –1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.

8 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

***** Use the SRG manual.**

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

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

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

ELEVATION DIFFERENCE	BUILDING RATES Occupancy: 1–4 Family	BUILDING RATES Occupancy: Other Residential, Non-Residential Business, Other Non-Residential[3]	CONTENTS RATES Occupancy: Residential[4]	CONTENTS RATES Occupancy: Non-Residential Business, Other Non-Residential[3, 4]	TYPE OF ELEVATION CERTIFICATE
+5 or more	.53 / .09	.49 / .14	.34 / .11	.34 / .11	No Base Flood Elevation[5]
+2 to +4	1.53 / .12	1.35 / .23	.74 / .11	.65 / .11	
+1	3.03 / .23	2.66 / .30	1.42 / .13	1.41 / .20	
0 or below	***	***	***	***	
+2 or more	.53 / .09	.48 / .11	.34 / .11	.31 / .12	With Base Flood Elevation[6]
0 to +1	2.07 / .16	1.77 / .23	1.18 / .12	1.03 / .13	
−1	6.01 / .48	5.34 / .42	2.76 / .16	2.41 / .33	
−2 or below	***	***	***	***	
No Elevation Certificate[7]	6.90 / 1.30	6.67 / .90	3.52 / .80	3.01 / .96	No Elevation Certificate

1 Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Pre-FIRM buildings may use this table if the rates are more favorable to the insured.

3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.

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

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

7 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

*** **Use the SRG manual.**

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

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[3, 4]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[3, 4]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[3, 4]		MANUFACTURED (MOBILE) HOME[5]	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[6]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[6]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[6]	Single Family	Non-Residential Business, Other Non-Residential[6]
0[7]	4.43 / .78	5.34 /2.04	3.59 / .78	3.89 /1.91	3.10 / .78	3.48 /1.54	6.60 / .66	8.76 / .58
–1[8]	8.71 / 4.43	11.15 /7.11	7.95 /4.43	9.80 /5.41	6.11 / 4.32	6.39 /5.90	***	***
–2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[3]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[3]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[3]		MANUFACTURED (MOBILE) HOME[5]	
	Residential	Non-Residential Business, Other Non-Residential[6]	Residential	Non-Residential Business, Other Non-Residential[6]	Residential	Non-Residential Business, Other Non-Residential[6]	Single Family	Non-Residential Business, Other Non-Residential[6]
0[7]	4.47 /1.51	3.95 /4.26	3.04 /1.41	3.04 /3.04	2.04 /1.25	2.04 /1.31	4.63 / 1.71	4.82 / 5.77
–1[8]	9.79 /7.34	9.61 /12.11	5.77 /5.50	6.59 /7.64	2.40 /1.29	5.88 /1.90	***	***
–2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential Business, Other Non-Residential[6]
0[7]		.56 / .25	.56 / .25	.42 / .25
–1[8]		.56 / .25	.56 / .25	.42 / .25
–2		.56 / .25	.56 / .25	.46 / .25

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.

3 Includes subgrade crawlspace.

4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

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

6 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

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

***** Use the SRG manual.**

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 RATES[1]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[2]	ELEVATED BUILDINGS FREE OF OBSTRUCTION[3]				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential[4]	Replacement Cost Ratio .75 or More[5]	Replacement Cost Ratio .50 to .74[5]	Replacement Cost Ratio Under .50[5]
+4 or more	.64	.64	1.06	1.41	2.01
+3	.67	.67	1.21	1.63	2.28
+2	1.00	1.08	1.64	2.07	2.98
+1	1.41	1.46	2.23	2.84	3.58
0	1.83	1.94	2.81	3.35	4.13
−1	2.48	2.54	3.39	3.97	4.90
−2	3.41	3.58	4.11	4.75	5.73
−3	4.34	4.56	5.02	5.75	6.81
−4 or below	***	***	***	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.

2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

3 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

(1) Insect screening, provided that no additional supports are required for the screening; *or*

(2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or*

(3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.

(4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.

Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

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

***** Use the SRG manual.**

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[4]				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential[5]	Replacement Cost Ratio .75 or More[6]	Replacement Cost Ratio .50 to .74[6]	Replacement Cost Ratio Under .50[6]
+4 or more	.83	.83	2.04	2.59	3.52
+3	.88	.88	2.26	2.87	4.02
+2	1.19	1.19	2.46	3.11	4.31
+1	1.50	1.55	2.81	3.54	4.91
0	1.95	2.02	3.36	4.26	5.84
−1[7]	2.54	2.67	4.18	5.10	6.53
−2[7]	3.49	3.72	4.93	5.82	7.28
−3[7]	4.47	4.72	5.79	6.74	8.23
−4 or below[7]	***	***	***	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.

2 Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.

3 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

4 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.

5 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

6 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

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

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

***** Use the SRG manual.**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

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

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

PRE-FIRM RATES[1]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL[2]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home[3]	1.05 / .52	1.61 / .51					1.26 / .54	
CONTENTS LOCATION	Basement & Above				2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above				2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only — Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[3]								1.13 / .71

POST-FIRM RATES

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL[2]	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home[3]	1.05 / .52	1.61 / .51					1.26 / .54	
CONTENTS LOCATION	Basement & Above				2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above				2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only — Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level — More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[3]								1.13 / .71

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.

2 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

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

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AR and AR Dual Zones — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[3]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[3]	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential[3]	Single Family	Non-Residential Business, Other Non-Residential[3]
+4	.29 / .08	.23 / .10	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .16	.31 / .18
+3	.32 / .08	.31 / .12	.27 / .08	.23 / .08	.27 / .08	.23 / .09	.35 / .18	.35 / .19
+2	.47 / .09	.44 / .14	.38 / .08	.33 / .08	.32 / .08	.28 / .10	.51 / .21	.50 / .25
+1	.88 / .12	.77 / .20	.70 / .08	.55 / .11	.46 / .08	.36 / .12	.97 / .29	.94 / .38
0	1.05 / .29	.99 / .29	1.05 / .29	.99 / .29	.68 / .08	.58 / .14	1.05 / .52	1.26 / .54
–1[4]	SEE FOOTNOTE 4							

FIRM ZONES AR and AR Dual Zones — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[1]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	Residential	Non-Residential Business, Other Non-Residential[3]	Residential	Non-Residential Business, Other Non-Residential[3]	Residential	Non-Residential Business, Other Non-Residential[3]	Single Family	Non-Residential Business, Other Non-Residential[3]
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.37 / .17
+1	.49 / .12	.43 / .12	.38 / .12	.32 / .12	.38 / .12	.22 / .12	.65 / .25	.63 / .25
0	.98 / .12	.57 / .17	.71 / .12	.61 / .12	.38 / .12	.22 / .12	1.26 / .40	1.13 / .55
–1[4]	SEE FOOTNOTE 4							

FIRM ZONES AR and AR Dual Zones — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2–4 Family	Other Residential	Non-Residential Business, Other Non-Residential[3]
+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[5]		.35 / .12	.35 / .12	.22 / .12
–2[5]		.35 / .12	.35 / .12	.22 / .12

1 Includes subgrade crawlspace.

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

3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 Use Table 4.

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

TABLE 6. TENTATIVE RATES[1, 2]

RATES PER $100 OF COVERAGE
(Basic/Additional)

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

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential Business, Other Non-Residential[3]	7.00	4.00	8.00	8.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[4]	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential Business, Other Non-Residential[3]	5.00	3.00	5.00	3.00

FIRM ZONES V, V1–V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential Business, Other Non-Residential[3]	12.00	12.00	12.00	12.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[4]	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential Business, Other Non-Residential[3]	8.00	8.00	8.00	8.00

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

2 Use Pre-/Post-FIRM full-risk deductible factors (Table 8B) and ICC premiums (Table 9) for all tentatively rated buildings.

3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

TABLE 7A. FEDERAL POLICY FEE AND PROBATION SURCHARGE

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

1 For the PRP, the Federal Policy Fee is $25.

TABLE 7B. RESERVE FUND ASSESSMENT[1]

ASSESSED POLICIES	RESERVE FUND ASSESSMENT
GFIP	0%
PRP	15%
Newly Mapped	15%
All Other Policies	15%

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

2 The Group Flood Insurance Policy (GFIP) is only available to recipients of Federal disaster assistance and is applied for by the State and serviced by the NFIP Direct Servicing Agent.

TABLE 7C. HFIAA[1] SURCHARGE[2]

PROPERTY TYPE	HFIAA SURCHARGE
Primary Residences[2]	$25
All Other NFIP policies, including Non-Primary Residences, Non-Residential Business, Other Non-Residential Buildings/Non-Condominium Multi-Family Buildings[3,4]	$250

1 The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge is an annual surcharge for all new and renewal policies.

2 Dwelling Form policies covering single-family primary residences, individual residential condominium units, or contents-only for apartments used as a primary residence by the named insured in non-condominium buildings.

3 FEMA defines a non-primary residence as a residential building that is not the primary residence of the policyholder.

4 Policies covering 2–4 family, non-residential business, other non-residential, multi-family (other residential), or non-condominium multi-family buildings.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP minimum deductibles vary based on the policy rating and the amount of coverage purchased. An optional deductible amount may be applied to most policies. Please note that building and contents deductibles can be different. Effective April 1, 2015, a $10,000 deductible is available for residential properties, and this option must be clearly disclosed to the applicant. See Table 8B for deductible options. For RCBAP optional deductibles, refer to the Condominiums section of this manual.

A. Deductible Options at Renewal

Policyholders with Pre-FIRM subsidized rates may purchase a minimum deductible of $1,500 if the building coverage is $100,000 or less; if the building coverage is over $100,000, they may not purchase deductibles below a minimum of $2,000 for building coverage. The deductible factors provided in Table 8B must be used to calculate the deductible surcharge. For an RCBAP, use the RCBAP Deductible Factors table in the Condominiums section of this manual.

B. Changes in Deductible Amount

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

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

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

TABLE 8A. MINIMUM DEDUCTIBLES[1]

PROGRAM TYPE	RATING	MINIMUM DEDUCTIBLE FOR COVERAGE OF $100,000 OR LESS[2]	MINIMUM DEDUCTIBLE FOR COVERAGE OVER $100,000
EMERGENCY	All	$1,500	$2,000[3]
REGULAR	All Pre-FIRM Subsidized[4] zones: A, AE, A1–A30, AH, AO, V, VE, and V1–V30, AR/AR Dual zones without Elevation Data	$1,500	$2,000
	All Full-Risk[5] zones: A, AE, A1–A30, AH, AO, V, VE, and V1–V30, AR/AR Dual zones with Elevation Data and B, C, X, A99, and D	$1,000	$1,250
	Tentative and Provisional	$1,000	$1,250

1 The deductible for the PRP, MPPP and Newly Mapped policies will be $1,000 for both building and contents if the building coverage is less than or equal to $100,000 and $1,250 if building coverage is over $100,000. A contents-only policy will have a $1,000 deductible.

2 Use this column if building coverage is $100,000 or less, regardless of the contents coverage amount. This includes policies issued with contents coverage only.

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

4 Pre-FIRM subsidized policies are those policies covering a Pre-FIRM building that are rated in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30 without elevation data from an Elevation Certificate. Also included among Pre-FIRM subsidized policies are policies covering certain Pre-FIRM buildings rated in zones D and Unnumbered V, for which the Pre-FIRM subsidized rate remains more favorable than full-risk rating in zone D or Unnumbered V.

5 Full-Risk rates apply to all policies rated with elevation data from an Elevation Certificate in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30, regardless of whether the building is Pre-FIRM or Post-FIRM. Post-FIRM buildings rated in zones D or Unnumbered V, and Pre-FIRM buildings in zones D or Unnumbered V using Post-FIRM rate tables are considered Full-Risk. Full-Risk rates are also applied to all policies rated in zones B, C, or X, regardless of product type or the building classification as Pre-FIRM or Post-FIRM. Grandfathered standard-X zone policies, and grandfathered policies using elevation data from an Elevation Certificate are considered Full-Risk.

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

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

DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[5]	N/A	$3,000/$3,000	.850	.925
$1,250/$1,000	.995[5]	N/A	$4,000/$1,000	.925[5]	N/A
$1,250/$1,250	.980	N/A	$4,000/$1,250	.915	N/A
$1,500/$1,000	.990[5]	N/A	$4,000/$1,500	.900	.975[5]
$1,500/$1,250	.975	N/A	$4,000/$2,000	.875	.950
$1,500/$1,500	.965	1.050[5]	$4,000/$3,000	.825	.900
$2,000/$1,000	.975[5]	N/A	$4,000/$4,000	.775	.850
$2,000/$1,250	.965	N/A	$5,000/$1,000	.900[5]	N/A
$2,000/$1,500	.950	1.025[5]	$5,000/$1,250	.890	N/A
$2,000/$2,000	.925	1.000	$5,000/$1,500	.875	.955[5]
$3,000/$1,000	.950[5]	N/A	$5,000/$2,000	.850	.930
$3,000/$1,250	.940	N/A	$5,000/$3,000	.800	.880
$3,000/$1,500	.925	1.000[5]	$5,000/$4,000	.760	.830
$3,000/$2,000	.900	.975	$5,000/$5,000	.750	.810
			$10,000/$10,000	.600	.650

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

BUILDING	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000	1.000[5]	N/A
$1,250	.985	N/A
$1,500	.970	1.040[5]
$2,000	.935	1.000
$3,000	.885	.945
$4,000	.835	.890
$5,000	.785	.840
$10,000	.650	.700

CONTENTS[6]	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000	1.000	N/A
$1,250	.975	N/A
$1,500	.950	1.050
$2,000	.900	1.000
$3,000	.825	.915
$4,000	.750	.830
$5,000	.675	.750
$10,000	.475	.525

Other Residential, Non-Residential Business, or Other Non-Residential Policies[7, 8]

BUILDING/CONTENTS	DISCOUNT FROM		AMOUNT	BUILDING ONLY		CONTENTS ONLY	
	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized		PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[5]	N/A	$1,000	1.000[5]	N/A	1.000	N/A
$1,250/$1,250	.990	N/A	$1,250	.990	N/A	.990	N/A
$1,500/$1,500	.980	1.025[5]	$1,500	.980	1.025[5]	.985	1.025
$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	.815	.855	$10,000	.775	.800	.815	.850
$15,000/$15,000[7]	.765	.800	$15,000	.700	.725	.740	.775
$20,000/$20,000[7]	.715	.750	$20,000	.625	.650	.670	.700
$25,000/$25,000[7]	.665	.700	$25,000	.575	.600	.620	.650
$50,000/$50,000[7]	.565	.600	$50,000	.475	.500	.550	.575

1 Deductible factors for the RCBAP are located in the Condominiums section of this manual. Any combination not provided in regulation may be submitted for rating to the NFIP, subject to the minimum statutory deductibles.
2 The ICC Premium is not eligible for the deductible discount.
3 Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.
4 These deductible factors apply to condominium unit owners.
5 Only available if building coverage is $100,000 or less.
6 These deductible factors apply to residential unit contents in an Other Residential building or in a multi-unit condominium building.
7 Deductibles of $15,000 to $50,000 are available only for Non-Residential Business or Other Non-Residential Policies.
8 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

All Except RCBAP, PRP, Newly Mapped, MPPP, Provisionally Rated, and Submit-for-Rate Policies

RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	ALL RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
				Building Amount of Insurance		Building Amount of Insurance	
				$1–$230,000	$230,001–$500,000	$1–$480,000	$480,001–$500,000
Table 1	N/A	All Emergency Program	N/A	$0	$0	$0	$0
Table 2A, 2B, 2C, and 2D	A, AE, A1–A30, AO, AH, V, VE, and V1–V30	All Pre-FIRM	N/A	$70	$55	$70	$55
	A99, B, C, X, D	All Pre-FIRM	N/A	$5	$4	$5	$4
Table 3A	A99, B, C, and X	All Pre-FIRM and Post-FIRM	N/A	$5	$4	$5	$4
	AO, AH, and D	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A	$5	$4	$5	$4
Table 3B	AE, A1–A30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	$5	$4	$5	$4
		Post-FIRM Non-Elevated; Pre-FIRM Non-Elevated or Elevated with full enclosure	< -1	$34	$24	$34	$24
		Post-FIRM Elevated; Pre-FIRM Elevated, partial or no enclosure	< -1	$9	$6	$9	$6
Table 3C	Unnumbered A	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A (All)	$5	$4	$5	$4
Table 3D	('75-'81) VE, V1–V30	All Post-FIRM and Pre-FIRM Optional Rating	> - 2	$30	$20	$30	$20
Table 3E	(Post '81) VE, V1–V30	Post-FIRM Elevated no enclosure and Pre-FIRM Elevated no obstruction (no enclosure) and '75-'81 Post-FIRM no obstruction	> -4	$18	$13	$18	$13
Table 3F	(Post '81) VE, V1–V30	Post-FIRM Elevated with enclosure < 300 SF breakaway and Pre-FIRM or '75-'81 Post-FIRM Optional rating Elevated with enclosure < 300 SF breakaway	> -4	$18	$13	$18	$13
Table 4	AR and AR Dual	All (rated without elevation)	N/A	$5	$4	$5	$4
Table 5	AR and AR Dual	All (rated with elevation)	> - 1	$5	$4	$5	$4
Table 6	A, AE, A1–A30, AO, AH, V, VE, V1–V30	All Tentative Rate	N/A	$5	$4	$5	$4

NOTES:
(1) ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and GFIPs.
(2) The ICC Premium is not eligible for the deductible discount.
(3) For RCBAP, PRP, Newly Mapped, MPPP, and Provisionally Rated policies, use the ICC Premiums contained in applicable sections of this manual.
(4) Use the ICC Premiums above for Table 3B for elevations of -2 and below. For all other Submit-for-Rate policies, refer to the SRG manual.
(5) For 1-4 family residential structures, the maximum building program limit is $250,000.
(6) For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

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

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

The current ICC coverage limit is $30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any 1 flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of $250,000 for 1–4 family residential structures, $500,000 for 5-or-more-unit residential structures, and $500,000 for non-residential business and other non-residential structures.

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/national-flood-insurance-program/national-flood-insurance-program-community-status-book).

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

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

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

E. Determine the date of construction as described below:

1. Date of Construction — Buildings

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

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

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

2. Date of Construction – Manufactured (Mobile) Homes/Travel Trailers

   The date of construction for a manufactured (mobile) home is different from that for a standard building and depends upon the location of the manufactured (mobile) home.

   For manufactured (mobile) homes located in manufactured (mobile) home parks or subdivisions, the date of construction is the date facilities were constructed for servicing the manufactured (mobile) home site, or the date of the permit, provided that construction began within 180 days of the permit date.

   For manufactured (mobile) homes not located in manufactured (mobile) home parks or subdivisions, but located on individually owned lots or tracts of land, the date of construction is the date the manufactured (mobile) home was permanently affixed to the site, or the permit date if affixed to the site within 180 days of the date of permit.

3. Post-FIRM Construction

   For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction. All Post-FIRM

construction must use full-risk rates. In zones A, AE, A1–A30, AH, AO, VE, and V1–V30, an Elevation Certificate for Flood Insurance is required to determine the full-risk rate. *See subsection VIII of this section of this manual for guidance regarding the use of an Elevation Certificate for rating.*

An Elevation Certificate is not required to determine premium rates for policies eligible for rating in zones AR and AR Dual, A99, B, C, D, V, and X. Post-FIRM rates for zones B, C, D, V and X are considered full-risk premium rates.

4. Pre-FIRM Construction

For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or before the effective date of the initial FIRM for the community, are considered Pre-FIRM construction.

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

In this section of this manual, the Pre-FIRM subsidized premium rates for non-condominium buildings or condominium units insured under the Dwelling Form are found in Tables 2A, 2B, 2C, and 2D. Similar Pre-FIRM subsidized premium rates for Pre-FIRM buildings rated in zones A, AE, A1–A30, AH, AO, V, VE, V1–V30, and D are found in the Condominiums section of this manual in Tables 3A, 3B, 4A, 4B, and 4C.

Subsidized premium rates may be available for Pre- FIRM buildings when the zone used for rating is A, AE, A1–A30, AH, AO, V, VE, V1–V30, or D. Subsidized premium rates may be used if elevation data from an Elevation Certificate is unavailable, or if the subsidized premium rates are more favorable to the insured than full-risk rates determined using elevation data from an Elevation Certificate.

Pre-FIRM buildings may be ineligible for Pre-FIRM subsidized premium rates and must be rated using full-risk rates. Refer to the guidance below and Table 10 to determine eligibility for Pre-FIRM subsidized rates.

a. Pre-FIRM Subsidized Rate Eligibility

Pre-FIRM policies that lapsed and are reinstated by means of a new application and were eligible for Pre-FIRM subsidized rates will not be eligible for this subsidy or the Newly Mapped procedure under the following conditions:

- The insured reinstates coverage on a building that was previously covered by a Standard Flood Insurance Policy (SFIP) that expired or was canceled;
- One or more of the named insureds on the new policy was either a named insured on the expired or canceled policy or had an ownership interest in the building at the time the policy expired or was canceled;
- The coverage was reinstated with premium received:
  - More than 90 days after prior policy expiration or cancellation where the named insured has maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; or
  - More than 30 days after the prior policy expiration or cancellation date, where the

TABLE 10. PRE-FIRM SUBSIDIZED RATES INELIGIBILITY DETERMINATION [1,2]

WAS THERE A PRIOR NFIP POLICY FOR THIS PROPERTY IN APPLICANT'S NAME?	WAS THE PRIOR NFIP POLICY REQUIRED BY A LENDER?	DID THE PRIOR NFIP POLICY LAPSE WHILE REQUIRED BY A LENDER?	WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION?	WAS THE COMMUNITY REINSTATED WITHIN THE LAST 180 DAYS?	ELIGIBLE FOR PRE-FIRM SUBSIDIZED RATES
YES	YES	YES	YES	NO	**NO**
YES	YES	YES	NO	YES	**NO**
YES	YES	YES	NO	NO	**NO**

1 Use this table for all applications for Pre-FIRM buildings.

2 Also use this table for policy reinstatements by means of renewal, where coverage has lapsed more than 30 days after the prior policy expiration or cancellation date, and where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date.

named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; and

- The policy expiration or cancellation was for a reason other than that:
  - the insured was no longer legally required to obtain and maintain flood insurance; or
  - the insured property was in a community that was suspended from the NFIP and the policy was reinstated within 180 days of reinstatement of the community as a participant in the NFIP.

Refer to the guidance in Table 10 to determine whether Pre-FIRM Subsidized Rates can be used.

b. Pre-FIRM Rate Table Hierarchy

If the property is eligible for Pre-FIRM subsidized rates, refer to the guidance below and Table 11 to determine which Pre-FIRM subsidized rate table to use.

- Table 2A – Pre-FIRM Primary Residence: Use for primary residences, non-SRL properties, and Pre-FIRM buildings that have not been substantially improved. (For RCBAPs, Table 3A or 4A in the Condominiums section should be used.)
- Table 2B – Pre-FIRM Non-Primary Residence: Use for all Pre-FIRM non-primary residences unless they are SRL properties. If SRL, Table 2C should be used.
- Table 2C – Pre-FIRM SRL: Use for all Pre-FIRM SRL properties. (For RCBAPs, Table 4B in the Condominiums section should be used.)
- Table 2D – Pre-FIRM Substantially Improved Buildings: Use for Pre-FIRM primary residence buildings that are substantially improved on or after April 1, 2015. (For RCBAPs, use Table 3B or 4C in the Condominiums section.) For non-primary residence buildings that are substantially improved and not an SRL property, Table 2B should be used. For non-primary residence buildings that are substantially improved and an SRL property, Table 2C should be used.

Full-risk rates should always be used for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Pre-FIRM subsidized rates should be utilized for Pre-FIRM buildings when more favorable than a full-risk rate or when insufficient information is submitted to determine a full-risk rate.

TABLE 11. PRE-FIRM RATE TABLE HIERARCHY

PRE-FIRM PRIMARY RESIDENCE	PRE-FIRM NON-PRIMARY RESIDENCE	PRE-FIRM SRL	PRE-FIRM SUBSTANTIALLY IMPROVED	TABLE FOR RATING
YES	NO	NO	NO	**Table 2A**
NO	YES	NO	NO	**Table 2B**
YES	NO	YES	NO	**Table 2C**
NO	YES	YES	NO	**Table 2C**
YES	NO	NO	YES	**Table 2D**
NO	YES	NO	YES	**Table 2B**
NO	YES	YES	YES	**Table 2C**
YES	NO	YES	YES	**Table 2C**

VI. PREMIUM CALCULATION

A. Emergency Program

1. Determine Occupancy Type: Residential or Non-Residential.
2. Calculate premium using appropriate rates.
3. Apply appropriate deductible factor if an Optional Deductible is selected.
4. Apply Reserve Fund Assessment.
5. Add Federal Policy Fee.

B. Regular Program

1. Determine whether the property to be insured is Pre-FIRM or Post-FIRM.
2. Determine Zone.
3. Determine Occupancy: Single Family, 2–4 Family, Other Residential, Non-Residential Business, or Other Non-Residential.
4. Determine Building Type (including basement or enclosure, if any): 1 floor, 2 floors, 3 or more floors, split level, or manufactured (mobile) home on foundation.
5. Determine whether building has a basement (or enclosed area below an elevated building): none, finished, or unfinished.
6. Determine Elevation Difference.
7. Calculate premium using the appropriate rates.
8. Apply appropriate deductible factor if an Optional Deductible is selected.
9. The ICC Premium is not subject to deductible factors. First calculate the deductible amount, then add in the ICC Premium.
10. Apply CRS discount, if applicable.
11. Apply Reserve Fund Assessment.
12. Add $50 Probation Surcharge if building is located in a community on probation.
13. Add HFIAA surcharge.
14. Add Federal Policy Fee.

VII. KEY POINTS FOR RATING

A. Basic Limits and Additional Limits

For rating purposes in the Regular Program, separate rates have been established for the Basic Limits and the Additional Limits.

B. Whole Dollars

NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit the gross premium.

C. Increased Cost of Compliance (ICC) Premium

Total Premium will include ICC Premium. The ICC Premium is not subject to deductible factors, but the CRS discount will apply.

D. Reserve Fund Assessment

The Reserve Fund Assessment is calculated as a percentage of the Total Premium, excluding the Probation Surcharge and Federal Policy Fee. The percentage may vary year to year. The Reserve Fund Assessment is not subject to agent commission.

E. HFIAA Surcharge

The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge is charged for all new and renewal policies. This fee is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification and General Change Endorsement sections. This surcharge is not subject to earned commissions and, as such, is not considered part of the Total Premium. The HFIAA surcharge must, however, be added to the Total Premium in order to figure the Total Amount Due.

F. Federal Policy Fee

A Federal Policy Fee shall be charged for all new and renewal policies, including the PRP. This fee is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification section. This fee is not subject to earned commissions and, as such, is not considered part of the Total Premium. The Federal Policy Fee must, however, be added to the Total Premium in order to figure the Total Amount Due.

Under the RCBAP, the Federal Policy Fee is based on the number of units. (See the Condominiums section.)

G. Buildings in More Than 1 Flood Zone/BFE

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

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

the building must be rated using the flood risk zone/ BFE where the building foundation is located.)

H. Different BFEs Reported

When the BFE shown on a Flood Zone Determination is different than that shown on the Elevation Certificate, and the zone and the FIRM number (including panel number and suffix) are the same, the BFE shown on the Elevation Certificate must be used to rate the policy. In all cases, the zone and BFE must be from the FIRM in effect on the application date or renewal effective date, unless the building is eligible for grandfathering or the Newly Mapped procedure.

I. Flood Zone Discrepancies

When presented with 2 different flood zones, use the more hazardous flood zone for rating unless the building is eligible for grandfathering (see subsection XIV.D. of this section of this manual), or the Newly Mapped procedure (refer to the Newly Mapped section of this manual). The FIRM number (including panel number and suffix) and BFE must come from the same source as the zone used to rate the policy.

VIII. REGULAR PROGRAM, ELEVATION-RATED RISKS

A. Elevation Difference

The elevation difference is the difference between the lowest floor used for rating and the BFE. The elevation difference must be determined if the building is located in zones A, AE, A1–A30, AH, AO, VE, and V1–V30, is within a Regular Program community, and is ineligible for Pre-FIRM subsidized premium rates (see subsection V. Rating Steps of this section of this manual).

Refer to the Lowest Floor Guide section for a guide to determining the lowest floor. Note that, in Puerto Rico, elevations are based on meters rather than feet. Before rating the flood insurance premium, the agent/ producer must convert the meter elevations into feet.

For rating purposes, the elevation difference is the difference, measured in feet, between the lowest floor used for rating, and the BFE for that zone. The elevation difference can be a number of feet above (+) or below (-) the BFE.

If the BFE and/or the lowest floor elevation is shown in tenths (e.g., 10.5'), the agent/producer must apply the rounding rule to the difference between the elevation of the lowest floor for rating and the BFE. If the difference is negative, the final figure is rounded up from .5. If the difference is positive, the final figure is rounded up from .5. Always round to the higher elevation. For example, -3' is higher than -3.5' and +4' is higher than +3.5'.

Rounding Rule Example:

11.5' LF – 11.0' BFE = +0.5'
Because the difference is positive, it is rounded up to 1.0'.

10.5' LF – 11.0' BFE = -0.5'
Because the difference is negative, it is rounded up to 0'.

B. Examples

Examples to illustrate how to determine the elevation difference are provided below.

1. Zones A1–A30, AE, AR, AR Dual Zones, Post-'81 V1–V30, VE, and A (With BFE)

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

   Examples:

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

2. Zone AH

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

   Examples:

   a. Lowest Floor Elevation (+4') – BFE (+2') = (+2'); use With Certification of Compliance rates.
   b. Lowest Floor Elevation (+6') – BFE (+8') = (-2'); use Without Certification of Compliance rates.
   c. Lowest Floor Elevation (+3.9') – BFE (+4') = (0'); use With Certification of Compliance rates.

3. Zone AO

   In AO Zones, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating. If the lowest floor elevation is equal to or greater than the Base Flood Depth printed on the FIRM, use With Certification of Compliance rate. If the elevation

difference is less than the Base Flood Depth, use Without Certification of Compliance rates. When no Base Flood Depth is printed on the FIRM, a depth of 2 feet must be used for rating purposes.

Examples:

a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+2.9') – Base Flood Depth (3') = (0'); use With Certification of Compliance rates.

b. Lowest Floor Elevation (0') – Base Flood Depth (+1') = (–1'); use Without Certification of Compliance rates.

c. Lowest Floor Elevation (+2') – (+2') (no published Base Flood Depth) = (0'); use With Certification of Compliance rates.

4. Zone A (With No BFE)

In Zone A where there is no established BFE, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating.

Examples:

a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+3') = (+3') for rating purposes (use the No BFE rates). The top of the bottom floor is 3' above the highest adjacent grade.

b. Lowest Floor Elevation (–2') = (–2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1–V30, VE Post-FIRM 1975–'81

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

C. Optional Elevation Rating

Pre-FIRM buildings can be rated using full-risk rates if more favorable to the insured. The decision to obtain an Elevation Certificate and to request full-risk rating of a Pre-FIRM building eligible for subsidized premium rates is an option of the insured. Subsidized rates will continue to be used until the full-risk rates are more favorable. Subsidized premium rates will be phased out over time through annual premium increases. Once it is determined that full-risk rating will provide a lower premium, a policy may be endorsed for the current policy year only to obtain a lower rate.

NOTE: When presented a valid Elevation Certificate, an insurer must record the elevation data in order to determine whether Optional Elevation Rating will benefit the insured. A comparison must be made at each renewal as Pre-FIRM subsidized premium rates are phased out under the law.

For policy processing, follow the procedures in the Submit-for-Rate subsection in this section if the lowest floor elevation for rating is below the BFE. Pre-FIRM buildings in AO and AH Zones with the basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the With Certification of Compliance or Elevation Certificate rates and would not have to follow Submit-for-Rate procedures.

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

Pre-FIRM elevated buildings with no enclosures beneath the lowest elevated floor are to be rated using the No Basement rates.

Pre-FIRM elevated buildings with 1 or more enclosures beneath the lowest elevated floor are to be rated using the With Enclosure or Elevated on Crawlspace rates as appropriate.

X. AR ZONE AND AR DUAL ZONE RATING

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1–A30, and AR/A.

For Pre-FIRM construction and Post-FIRM non-elevation rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

XI. AO ZONE RATING

In Zone AO, when the Base Flood Depth number is not printed on the FIRM, a Base Flood Depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification of Compliance or Elevation Certificate rates. If the difference is less than 2 feet, the Without Certification of Compliance rates are to be used.

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

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

Elevated buildings in the above zones with 1 or more enclosures beneath the lowest elevated floor are to be rated using the With Enclosure rates unless all enclosures are properly vented.

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION

A. Rating All V-Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the zone V, V1–V30, and VE rates do not take into consideration the flood risk associated with any habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor. If the insurer discovers that habitable areas or machinery and equipment are located below the lowest elevated floor, the policy must be rerated.

NOTE: An elevated building constructed on or after January 1, 1975, and before October 1, 1981, that has an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure when using Table 3D. However, an elevated building constructed on or after October 1, 1981, or rated using the Post-1981 V zone tables cannot ignore the enclosure: Table 3F must be used.

For all non-elevated buildings rated in V zones and constructed on or after October 1, 1981, the Submit-for-Rate procedures should be followed, unless eligible for Pre-FIRM subsidized premium rates.

B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE

Follow these steps when determining the lowest floor for rating in zones VE and V1–V30 where there is an enclosure containing machinery or equipment located below the BFE:

1. The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the Elevation Certificate (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab. This is done by comparing the elevation provided for the bottom of the lowest horizontal structural member to the elevation of the lowest and highest adjacent grade, as well as the other elevations provided in section C of the Elevation Certificate.

2. If the lowest horizontal structural member is equal to or higher than Item C2.f on the Elevation Certificate (lowest adjacent grade), deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.c and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

3. If the surveyor has used Item C2.a on the Elevation Certificate (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then the bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.

4. If Item C2.a is equal to or higher than Item C2.f, deduct (for 1–4 family residences) 12 inches from the elevation found in Item C2.a and 18 inches for buildings other than 1–4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

C. 1975–’81 Post-FIRM V-Zone Construction

1975–’81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981. The rates for these structures are provided in Table 3D. Pre-FIRM buildings are eligible to use Table 3D if more favorable to the insured.

D. 1981 Post-FIRM V-Zone Construction

1981 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date. The rates for construction that began on or after October 1, 1981, are available to ’75-’81 V zone construction that complies with Post-1981 standards if more favorable to the insured. The Post-1981 V zone rates may also be used for Pre-FIRM buildings when more favorable to the insured.

E. Elevated Buildings – Post-FIRM V-Zone Construction

1. Elevated Building Without Obstruction

   The area below the lowest elevated floor is open, with no obstruction, to allow the flow of floodwaters. Insect screening is permissible. Wooden or plastic lattice, slats, or shutters are also permissible if at least 40% of their area is open. Lattice can be no thicker than ½ inch; slats or shutters can be no thicker than 1 inch.

   In addition, buildings are considered without obstruction if the area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Machinery or equipment below the lowest elevated floor must be at or above the BFE. Use the rates from

Table 3E. For unnumbered Zone V, use Submit-for-Rate procedures.

2. Elevated Building With Obstruction

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

   a. The area below the lowest elevated floor is enclosed fully by solid breakaway walls.

   b. The area below the lowest elevated floor is enclosed by a combination of 2 or more solid breakaway walls, with the remaining sides constructed of insect screening, or wooden or plastic lattice, slats, or shutters.

   c. Machinery or equipment below the lowest elevated floor is also below the BFE.

   Use the rates from Table 3F provided that the enclosure is less than 300 square feet with solid breakaway walls, or any machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate procedures.

   NOTE: For elevated buildings with non-breakaway walls below their lowest elevated floors, elevated buildings with habitable or finished areas located below their lowest elevated floors, or buildings with enclosures 300 square feet or greater, the Submit-for-Rate procedures should be followed. Agents/producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.

3. Replacement Cost Ratio

   The replacement cost ratio is needed to select the proper rate for insurance on buildings in V, V1–V30, and VE zones using Tables 3E or 3F, or the SRG manual for rating. The estimated building replacement cost is used in conjunction with the amount of the building insurance desired to determine the insurance-to-replacement-cost ratio.

   Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage purchased through the NFIP by the replacement cost of the building. Do not include excess coverage when determining the amount of coverage purchased.

   If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in calculating the ratio. For example, if the residential building replacement cost is $1,000,000 and the amount of building coverage requested is the maximum statutory building limit of $250,000, the ratio is .25; use the rate listed for "Replacement Cost Ratio Under .50."

   Place the rate in the appropriate box on the Application and continue with the premium calculation.

4. Elevation Information

   The Lowest Floor Elevation must be identified for buildings in zones V, V1–V30, and VE. Note that the Lowest Floor Elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

   The BFE, including wave height, must be identified for any building located in zones V1–V30 and VE.

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when agents/producers fail to provide the required full-risk rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required full-risk rating information and full premium payment are received.

Tentative rates (ranging from $3 to $12 per $100 of coverage) are generally higher than other rates published in this manual. When tentative rates are applied, a declarations page and a Tentative Rate Letter will be forwarded to the policyholder, agent/producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

If a loss occurs on a tentatively rated policy, the loss payment will be limited by the lower of the amount of coverage that the premium initially submitted will purchase (using the correct full-risk rating information), or the amount requested by application.

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in an SFHA, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The

rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the agent/producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

C. Special Rates

Certain risks may be eligible for FEMA Special Rates consideration. This process provides a mechanism for the policyholder to submit additional information to FEMA that may result in a reduction to the rate based on specific characteristics that are not common to similarly classified buildings. Until this Special Rate application has been reviewed and accepted by FEMA, the rates published in this manual or the SRG manual should be used.

Risks eligible for consideration include the following:

1. Buildings elevated on posts, piers, pilings, or columns with hanging floors below the BFE enclosing finished or unfinished space
2. High-rise residential condominium buildings, eligible under the Residential Condominium Building Association Policy, where the lowest floor elevation is below the BFE, unfinished, and used for building access, parking, or storage only
3. Pre-FIRM buildings with partial enclosures below the BFE (where a partial enclosure does not enclose the entire area under the elevated floor)
4. Subgrade crawlspace when the distance between the subgrade crawlspace floor and the top of the next higher floor is greater than 5 feet or the top of the bottom floor elevation is more than 2 feet below the lowest adjacent grade
5. Non-elevated 2–4 family dwellings with an attached garage, where the floor level of the garage is below the level of the building
6. Buildings with an oil pit
7. Buildings elevated on posts, piers, pilings, or columns with Mid-Level Foyers below the BFE

Pre-FIRM buildings in SFHAs with a partial enclosure are also eligible for Special Rate Consideration, provided the enclosure is unfinished and used solely for parking, storage, and building access, and its elevation is below the BFE. A partial enclosure is an enclosure that does not enclose the entire area under the elevated floor.

To request FEMA Special Rates, the insurer must submit all appropriate documentation listed in the SRG manual to the NFIP Bureau and Statistical Agent.

D. NFIP "Grandfather" Rules – Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries, resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the following question: How does the new map affect flood insurance premium rates?

1. Grandfather Rules – Eligibility: To recognize policyholders who have built in compliance with the FIRM and/or maintained continuous coverage, FEMA has "grandfather rules." These rules allow such policyholders to benefit in the rating for that building.

    a. Built-in-Compliance: Buildings that are built in compliance with the FIRM in effect at the time of construction are eligible for grandfathering. For elevated buildings, the lowest finished floor must be at or above the BFE. In A zones, the lowest floor is measured from the top of the elevated floor. In V zones, the lowest floor is measured from the bottom of the lowest horizontal structural member. In both A and V Zones, enclosures below the BFE must be unfinished and used solely for parking, storage, or building access.

    For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

    For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance). In addition, there

cannot be any machinery/equipment servicing the building below the BFE.

The insured would have the option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed.

b. Continuous Coverage: Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are eligible for grandfathering rules. This will result in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

To document continuous coverage when policies are moved from one insurer to another, the receiving company must obtain the immediately prior year's policy declarations page from the previous insurer.

2. General Rule of Rating

Always use the most current map if it will provide a more favorable premium (lower rate).

3. Existing Business – Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM 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 lowest floor used for rating lower than the BFE on that FIRM. Policies originally correctly written under the PRP EE or the Newly Mapped rating procedure are eligible for grandfathering as premium rates increase annually, so long as continuous coverage is maintained.

For elevated buildings, enclosures must be unfinished and used solely for parking, storage, or building access.

For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance).

a. Examples – Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The lowest floor was 9'. The elevation difference was –1, and the policy was rated using a –1 elevation difference.

  This policy was written and continuously renewed for 3 years. In 1983, a new map for the community was issued.

  The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was –3. Since the building was not altered in any way, the policy can be rated using a –1 elevation difference due to continuous coverage grandfathering.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE Zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

b. Example – Pre-FIRM Construction

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

4. New Business – Applications for Coverage

a. Post-FIRM Construction

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

If a new policy is applied for, the rates can be based on the FIRM zone and the BFE on the old map in effect on the date the building was constructed provided that:

- The building was built in compliance with the map in effect at the time of construction. For elevated buildings, the lowest finished floor must be at or above the BFE. In A zones, the lowest floor is measured from the top of the elevated floor. In V zones, the lowest floor is measured from the bottom of the lowest horizontal structural member. In both A and V Zones, enclosures below the BFE must be unfinished and used solely for parking, storage, or building access.

  For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

  For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance).

- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building).
- The building has not been substantially improved.

The property owner or agent/producer must provide proper documentation to the insurer. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information, or an Elevation Certificate, also is acceptable.

Example:

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No insurance policy was purchased until 1990. At that time, remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

Because there was no FIRM in effect on the date of construction, most Pre-FIRM construction is ineligible for the "built-in-compliance" grandfathering rule. The limited exceptions are those communities with initial FIRM dates prior to December 31, 1974. The "built-in-compliance" rule applies to Pre-FIRM construction only if the date of construction was on or before December 31, 1974, and was also on or after the FIRM date. The Flood Hazard Boundary Map (FHBM) cannot be used for grandfathering.

Example:

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building's location as Zone C. Ten years later in 1984, a new map placed the building in an A Zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

E. Post-'81 V-Zone Optional Rating

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. All policies for Pre-FIRM buildings and 1975 through 1981 Post-FIRM buildings in Zones VE and V1–V30 are allowed to be rated using the Post-'81 V-Zone rate tables (Table 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height.
2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.
3. The building must be elevated free of obstruction or with obstruction (a breakaway wall enclosure of less than 300 square feet). All machinery and equipment located below the BFE are considered obstructions, resulting in a Submit-for-Rate risk.

F. Policies Requiring Re-Rating

The following conditions require that the policies be re-rated using the new map or a different rate table. The following examples apply to existing policies and not to policies written as new business:

1. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

   Example:

   An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18'. The BFE was 10'. The lowest floor for rating was a +8 elevation difference. The map was revised, changing the BFE to 11'. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9'. If the building is Post-FIRM construction, the building is rated as -1. If Pre-FIRM construction, the building is rated elevated with enclosure or using the Post-FIRM rates, whichever benefits the insured.

2. If a Post-FIRM building is substantially improved, the policy must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. If a Pre-FIRM building is substantially improved before April 1, 2015, the policy must be re-rated using the full-risk rates based on the FIRM in effect at the time of the substantial improvement.

   A Pre-FIRM building that is substantially improved on or after April 1, 2015, is eligible for Pre-FIRM subsidized rates as long as there has been no lapse in coverage (see Table 10 for eligibility). If the building is eligible, refer to Table 11, Pre-FIRM Table Hierarchy in this section of the manual to determine which Pre-FIRM subsidized rate tables to use. Full-risk rates should always be used for

Pre-FIRM buildings when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates.

Example 1: Post-FIRM Building Substantially Improved

A building was constructed Post-FIRM in 2005 and, when flood insurance was applied for in 2007, was found to be located in Zone X. The FIRM was revised in 2010 and the building is located in Zone AE on that FIRM. The building was substantially improved in 2011. Due to the improvement, the policy must now be re-rated using Zone AE rates based on the map in effect at the time of the substantial improvement.

Example 2: Pre-FIRM Building Substantially Improved before April 1, 2015

A building was constructed Pre-FIRM in 1970 and when flood insurance was applied for in 2005, was found to be located in Zone AE. The building was substantially improved before April 1, 2015. Due to the improvement, the policy must now be re-rated by using the full-risk rates based on the FIRM in effect at the time of the substantial improvement.

Example 3: Pre-FIRM building Substantially Improved on or after April 1,2015

A building was constructed Pre-FIRM in 1970 and, when flood insurance was applied for in 2005, was found to be located in Zone AE. The building was substantially improved on or after April 1, 2015. Due to the improvement, the policy must now be re-rated by using either the appropriate Pre-FIRM subsidized rate (based on Table 11, Pre-FIRM Rate Table Hierarchy) for Zone AE, or by using the full-risk rates based on the FIRM in effect at the time of substantial improvement if it results in a more favorable rating.

3. If a Pre-FIRM or Post-FIRM building has been declared substantially improved by a local community official, the agent/producer must verify that the repair and/or reconstruction of the building has been made before the policy can be re-rated.

   In the event that the repair and/or reconstruction have not been made, the insurer may renew the policy using the proper rating prior to the loss. The agent/producer or insured must notify the insurer when the actual repair is completed so that the policy can be re-rated.

   Example:

   A building was constructed Post-FIRM in 1986. Later that year, when the building was purchased and flood insurance was applied for, the building was found to be located in Zone A15. The FIRM was revised in February 2005. In August 2005, a major hurricane caused severe flooding and wind damage in the county in which the building is located.

   Because of widespread devastation through the area, the property owner had difficulty finding a repair contractor. When the policy came up for renewal in December, repair of the building had barely begun. The policy may be renewed under its pre-flood rating.

G. Submit-for-Rate

Certain properties at high flood risk require additional documentation to evaluate those risk characteristics that make up the basis for a proper rate. These properties fall into a category described as Submit-for-Rate. This category encompasses high risk properties where no rates are published in the Flood Insurance Manual (FIM) as well as certain high risk properties with published FIM rates. These published rates that fall in the Submit-for-Rate category are footnoted in the rate tables. Additionally, deductible amounts other than the published ones may be available upon request.

The NFIP's twofold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be submitted for risks that fall within the Submit-for-Rate category:

1. Submit-for-Rate Worksheet.
2. NFIP Flood Insurance Application.
3. Elevation Certificate form.
4. Non-Residential Floodproofing Certificate, if applicable.
5. Variance issued by the local community stating that permission was granted to construct the building if the building is Post-FIRM and has its lowest floor elevation below the BFE. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
6. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
7. The square footage of any enclosures (including elevators) or crawlspaces below the elevated floor, the use of the enclosure/crawlspace, a list of machinery and equipment, and the approximate value of each item located in the enclosure/crawlspace.
8. If the area below the elevated floor is enclosed using masonry walls and these walls are represented on the application as being breakaway walls in V Zones, or if the walls appear to be masonry in

photographs, a signed letter of verification from a local building official, an engineer, or an architect.

9. The number of elevators located below the lowest elevated floor of an elevated building and below the BFE.
10. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (provide date).
11. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.
12. For elevated buildings, an Elevated Building Determination Form signed by the insured.
13. For all Post '81 V-Zone, non-elevated buildings, foundation/structural plans must be obtained before a specific rate can be provided. In the event that foundation/structural plans are not available, the applicant or agent/producer may provide a written statement to that effect.

For additional guidance refer to the SRG manual. If the rates are unpublished, the insurer must submit all appropriate documentation to the NFIP Bureau and Statistical Agent (BSA) Underwriting Department to obtain rates.

For Submit-for-Rate policies written as NFIP Direct business, all of the appropriate documentation listed above must be mailed to the NFIP Servicing Agent, P.O. Box 2965, Shawnee Mission, KS 66201-1365.

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC Premium to the agent/producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following 2 exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-Rate quotations, excluding the ICC Premium, Federal Policy Fee, Reserve Fund Assessment, HFIAA Surcharge, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be resubmitted for another determination of the rating.

H. Crawlspace

A building with a "crawlspace" (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. For the purpose of completing the Flood Insurance Application, a building with a crawlspace that is not subgrade must be described as an elevated building.

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

XV. CONTENTS LOCATION

A. Single-Family Dwellings

For rating purposes, contents in a single-family dwelling are considered to be located throughout the entire building regardless of the building type, with limited coverage in a basement and an enclosed area beneath the lowest elevated floor. Refer to the SFIP.

B. Multi-Family and Non-Residential Buildings

The shaded areas in the illustrations in Tables 12A and 12B identify the location of the contents. The rates for contents located in the area indicated will be established based on the zone, construction date, and building description.

XVI. FIRMS WITH WAVE HEIGHTS

The agent/producer must determine whether or not the BFE on the FIRM includes wave height. With very few exceptions (for communities on the West Coast), the FIRMs published prior to January 1, 1981, give still water levels that do not include wave height. FIRMs published January 1, 1981, and later indicate whether or not wave height is included. If wave height is included, the following statement appears on the map legend:

"Coastal base flood elevations shown on this map include the effects of wave action."

TABLE 12A. CONTENTS LOCATION IN NON-ELEVATED BUILDINGS

CONTENTS IN SHADED AREAS	ON APPLICATION FORM		
	BUILDING TYPE (INCLUDING BASEMENT, IF ANY)	BASEMENT	CONTENTS LOCATION
	1 Floor or 2 Floors	None or Finished or Unfinished	Lowest Floor Only Above Ground Level
	2 Floors or 3 or More Floors	Finished	Basement Only
		LIMITED COVERAGE IN BASEMENT	
	2 Floors or 3 or More Floors	None	Lowest Floor Above Ground Level and Higher Floors
	2 Floors or 3 or More Floors	Finished	Basement and Above
		LIMITED COVERAGE IN BASEMENT	
	2 Floors or 3 or More Floors	Unfinished	Basement and Above
		LIMITED COVERAGE IN BASEMENT	
	3 or More Floors	Finished or Unfinished	Lowest Floor Above Ground Level and Higher Floors
	2 Floors or 3 or More Floors	None or Finished or Unfinished	Above Ground Level More Than 1 Full Floor

TABLE 12B. CONTENTS LOCATION IN ELEVATED BUILDINGS

CONTENTS IN SHADED AREAS	ON APPLICATION FORM		
	BUILDING TYPE (INCLUDING ENCLOSURE, IF ANY)	ENCLOSURE	CONTENTS LOCATION
Elevated building free of obstruction	1 floor	None	Lowest Floor Only Above Ground Level
Elevated building free of obstruction	2 floors	None	Lowest Floor Above Ground Level And Higher Floor
Elevated building with enclosure below lowest elevated floor	3 or more floors	Unfinished	Basement/ Enclosure and Above
		MAY HAVE LIMITED COVERAGE IN ENCLOSED AREA	
Elevated building, multiple occupancy, no enclosure	3 or more floors	None	Lowest Floor Only Above Ground Level
Elevated building, multiple occupancy, no enclosure	3 or more floors	None	Above Ground Level More Than 1 Full Floor
Elevated building, multiple occupancy, with enclosure	3 or more floors	Unfinished	Above Ground Level More Than 1 Full Floor

These adjustments apply to 1981 Post-FIRM construction (after October 1, 1981) for zones V1–V30 and VE.

A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

1. A completed Elevation Certificate.
2. BFE from the Elevation Certificate (Item B9) or from the FIRM.
3. Lowest Adjacent Grade from Item C2.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
4. Depth of Still Water Flooding (subtract the Lowest Adjacent Grade from the BFE).

   The additional elevation due to wave crest in V-Zone areas will normally vary from a minimum of 2.1 feet to 0.55 times the still water depth at the site. (BFE including wave height adjustment = still water BFE + 0.55 × [still water BFE – lowest adjacent grade elevation].)

   For example, a building's site is determined to be located in Zone V8 with a BFE of 14' NGVD on the appropriate FIRM. Using the information from the Elevation Certificate, the BFE is calculated as follows:

   Example 1:

Base Flood Elevation	14'
Lowest Adjacent Grade	–6'
Difference	8'
Factor	× 0.55
Wave height adjustment (2.1' minimum)	4.4'
Base Flood Elevation	+ 14'
BFE adjusted	18.4'

   Example 2:

Base Flood Elevation	14'
Lowest Adjacent Grade	–11'
Difference	3'
Factor	× 0.55
Wave height adjustment (2.1' minimum)	1.65'
	2.1'*
Base Flood Elevation	+ 14'
BFE adjusted	16.1'

   * In Example 2, if the calculation results in less than the minimum 2.1 feet, use 2.1 feet in the calculation of the BFE adjusted.

B. Wave Heights in Numbered Zones V1–V30 and VE 1981 Post-FIRM Construction

For most communities that have Coastal High Hazard Areas, the Wave Height Adjustment to the BFE has been included on the FIRM.

No wave height adjustment is required for any numbered V-Zone area included on a FIRM for any Pacific Coast community since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

The 1981 and later FIRMs for the Atlantic and Gulf Coast communities indicate whether or not wave height is included. If wave height is included, the following statement appears under "Notes to User" on the map legends: "Coastal base flood elevations shown on this map include the effects of wave action."

C. Unnumbered V Zones 1981 Post-FIRM Construction

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or other source, until such other data have been provided by FEMA as criteria to determine the BFEs, including wave heights.

D. Rate Selection Procedure

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]); *and*
2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

The replacement cost ratio is used to select the specific rate. Complete the appropriate section of the Application.

XVII. FLOODPROOFED BUILDINGS

Not all buildings are eligible for the floodproofing credit. Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

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.

A. Elevation Difference

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.
2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (*Example:* +1.5 becomes +2; -0.5 becomes 0; –1.4 becomes –1; –1.5 becomes –1; –1.6 becomes –2.)

In order to qualify for floodproofing credit, buildings in Unnumbered A Zones with BFE and buildings in AE, A1–A30, and AH Zones must be floodproofed to at least 1 foot higher than their BFEs. Buildings in AO Zones must be floodproofed to at least 1 foot higher than their Base Flood Depths.

B. Rating

When computing a premium for a floodproofed building, use the following procedure:

1. Determine how far above the BFE the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above BFE.)
2. Subtract 1 foot to determine the elevation to be used in determining the rate and computing the premium for the building.
3. Find the rate for the given building in the proper zone at the "adjusted" elevation.
4. Compute the premium as usual.

The building must be floodproofed to +1 foot in order to receive a rate equivalent to a building with its lowest floor elevated to the BFE.

For example, if the building is located in Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above the highest adjacent grade (HAG) for the lowest floor of a nonfloodproofed building, to qualify for With Certification of Compliance rates, a building must meet the following standards:

- Be floodproofed to an elevation of 4 feet above HAG (1 foot above the community's minimum standard of 3 feet above HAG).
- The floodproofing must be certified by a registered professional engineer or architect on the Floodproofing Certificate or by a responsible local official in a letter containing the same information requested on the Floodproofing Certificate.
- The certification, certificate, or letter must accompany the NFIP Flood Insurance Application.

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms to the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE or flood depth, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Application for flood insurance.

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood depth, or comparable community-approved floodplain management standards, whichever is highest, then it is credited for floodproofing and is to be treated for rating purposes as having a +1 foot elevation.

C. Non-Residential Floodproofing Requirements

All new business applications applying for non-residential floodproofing credit must be submitted to FEMA for review and approval. In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided and submitted to FEMA through the NFIP Bureau and Statistical Agent:

- Completed Flood Insurance Application
- Completed Floodproofing Certificate
  - Photographs of shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- Written certification from a licensed professional engineer that all portions of the structure below the BFE are made watertight or substantially impermeable to the passage of water and must perform in accordance with Title 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))

- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
  - Exterior envelope of structure
  - All penetrations to the exterior of the structure
  - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
  - All seals or gaskets for shields, gates, barriers, or components
  - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure

XVIII. THE V-ZONE RISK FACTOR RATING FORM

A. Use

In conjunction with Table 13 (V-Zone Risk Rating Relativities Table, see below), this *optional* form may be used to evaluate the coastal risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure. The form may be used to either:

1. Establish a rate prior to issuing a new policy; *or*
2. Appeal the rate charged on an existing policy.

Submit the V-Zone Risk Factor Rating Form for review, along with a copy of the site grading and structural plans, the Elevation Certificate, and photographs. See the Special Certifications section of this manual for photograph requirements pertaining to the Elevation Certificate.

B. Submission

The insurer must submit the completed form to the NFIP Bureau and Statistical Agent Underwriting Department. The NFIP Bureau will return the appropriate relativity and established rate to the insurer within approximately 30 days.

TABLE 13. V-ZONE RISK RATING RELATIVITIES

BUILDING POINT TOTAL[1]	NO OBSTRUCTION RATES			WITH OBSTRUCTION RATES		
	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50
Less Than 225	1.000	1.000	1.000	1.000	1.000	1.000
225 – 275	1.000	1.000	1.000	1.000	1.000	1.000
276 – 325	1.000	1.000	1.000	0.950	0.975	1.000
326 – 375	0.900	0.950	1.000	0.925	0.950	1.000
376 – 425	0.800	0.850	0.900	0.875	0.925	0.950
426 – 475	0.700	0.750	0.800	0.800	0.850	0.900
476 – 525	0.600	0.650	0.700	0.725	0.775	0.825
526 – 575	0.500	0.575	0.650	0.650	0.700	0.750
576 – 625	0.400	0.500	0.600	0.600	0.650	0.700

1 Subtract from your Building Point Total all points assigned for Item I. Lowest Floor Elevation and Item IV.A.1. Free of Obstruction because these factors are included in the rate prior to application of any V-Zone Risk Factor Rating Credit.

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National Flood Insurance Program

V-Zone Risk Factor Rating Form and Instructions

2013 Edition

FEMA

National Flood Insurance Program

V-Zone Risk Factor Rating Form

FEMA FORM 086-0-4

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 6.5 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

PURPOSE OF V-ZONE RISK FACTOR RATING FORM

The severe economic losses due to flood damage led to the establishment of the NFIP to fulfill the essential purposes of community flood hazard mitigation and provide flood hazard insurance protection. This certification form can be used to (1) guide designers, owners, local officials, agents, and others as they consider those types of siting, design, and construction activities that exceed minimum NFIP requirements, and (2) rate buildings and provide insurance premium discounts to those structures that exceed minimum NFIP siting, design, and construction requirements.

This form provides a basis for the actuarial rating of buildings and their contents on an individual risk basis that allows a rate discount for prudent building designs. This approach will serve to further the NFIP goals of providing incentives for hazard mitigation in coastal high hazard flood risk zones while permitting adequate insurance protection under premium rates that ensure that the risk of flood losses related to building placement and construction is borne by the owners of the properties at risk.

Thus, construction in coastal high hazard areas should follow certain construction guidelines. Those construction guidelines, explanations, data, and examples for residences are set forth in the third edition of the FEMA *Coastal Construction Manual* (CCM), which was published in June 2000.

To obtain a copy of the *Coastal Construction Manual*, you may submit a written request to:

FEMA Distribution Center
P.O. Box 2012
Jessup, MD 20794

or call toll-free 1-800-480-2520 and ask for the FEMA *Coastal Construction Manual*, either the print publication (FEMA 55) or the interactive CD-ROM (FEMA 55CD).

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

O.M.B. No. 1660-0006
Expires November 30, 2016

V-Zone Risk Factor Rating Form

Important: Read the instructions that begin immediately after page 5 of 5 of this form.

SECTION A — PROPERTY INFORMATION

	FLOOD PROGRAM USE ONLY
POST-CONSTRUCTION PROPERTY ADDRESS (ADDRESS OF BUILDING BEING RATED, IF KNOWN)	V.R.N. NO.
CITY STATE ZIP CODE	DATE REC. INIT.

PROPERTY DESCRIPTION (LOT NO., BLOCK NO., TAX PARCEL NO., LEGAL DESCRIPTION, ETC.)

BUILDING USE (E.G., RESIDENTIAL, NON-RESIDENTIAL, ADDITION, ACCESSORY, ETC.)

LATITUDE/LONGITUDE (OPTIONAL) (## °– ## '– ##.## " or ##.##### °)

HORIZONTAL DATUM ☐ NAD 1927 ☐ NAD 1983

SOURCE: ☐ GPS (TYPE) ☐ USGS Quad Map ☐ OTHER

ESTIMATED COST OF CONSTRUCTION (EXCLUDING COST OF LAND)

Owner

NAME

MAILING ADDRESS (NOT NECESSARILY THE PROPERTY BEING RATED) CITY STATE ZIP CODE

PHONE NO. INCLUDING AREA CODE

Elevation certification may be determined by a registered professional surveyor, engineer, or architect (attach certification). The elevation data and Flood Insurance Rate Map (FIRM) information may be obtained from the Elevation Certificate. If this certificate is not available, the professional certifying this document must determine the required information, if authorized by law.

NFIP Community No. _____ Base Flood Elevation (BFE)* _____ Datum _____

FIRM Panel No. _____ 100-year stillwater elevation* _____ Datum _____

FIRM Effective Date _____ Average grade elevation* _____ Datum _____

FIRM Zone _____ Bottom of lowest horizontal supporting member elevation* _____ Datum _____

* All elevations must be referenced to the datum on which the FIRM is based (e.g., NGVD, NAVD).

SECTION B — COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

Enter your File or Identification Number here and on the top of pages 2 of 5 through 5 of 5 _____

The submitting registered professional engineer or architect should complete the calculation sheet using the building points shown.

You may use this form only if:

1. The bottom of the lowest horizontal supporting member of the lowest floor is at or above 0.1 foot below the BFE. ☐ Yes (continue) ☐ No (**STOP**)
2. Only flood-damage-resistant materials are used below the BFE (see NFIP Technical Bulletin 2-93 in CCM Appendix H). ☐ Yes (continue) ☐ No (**STOP**)
3. Shear walls and/or other solid obstructions below the BFE are installed such that less than 25% of the building width measured parallel to the shoreline is obstructed. ☐ Yes (continue) ☐ No*

* This form may be used in situations where ≥ 25% of the building width is obstructed, only if the submit-for-rate process is used and engineering calculations and plans are attached to this form; otherwise, stop. **See page 2.**

I. LOWEST FLOOR ELEVATION

CIRCLE APPROPRIATE POINTS AND ENTER BUILDING POINTS IN APPROPRIATE BOX BELOW

A. Bottom of lowest horizontal supporting member of lowest floor, relative to effective BFE at the time of project construction. (Round all measurements to the nearest 0.1 foot. Do not consider equipment and breakaway enclosures below the elevated floor for this calculation.)

1. 0.1 foot below the BFE to 0.4 foot above BFE ..... 0 pts.
2. 0.5 foot above the BFE to 1.4 feet above BFE ..... 60 pts.
3. 1.5 feet above the BFE to 2.4 feet above BFE ..... 160 pts.
4. 2.5 feet above the BFE to 3.4 feet above BFE ..... 240 pts.
5. 3.5 feet or more above BFE ..... 300 pts.

POST-CONSTRUCTION [ ]

II. SITE AND ENVIRONMENTAL CONSIDERATIONS

A. Distance from shoreline (Complete either item 1 or item 2)

1. Ratio of horizontal distance from dune crest or bluff edge or crest of erosion control device (e.g., seawall or revetment) to seaward side of building foundation, divided by long-term average annual erosion rate (AAER) used in calculation shown in Section C, item 2. (If no dune or bluff, use seaward line of stable vegetation; for stable, accreting, or rocky shorelines, use erosion rate = 1.0 foot/year; for shoreline with erosion control device or beach nourishment project, use pre-project AAER.)
   a. If minimum horizontal distance from crest of erosion control device to seaward side of building foundation < 30 ft (see Figure 4a in Instructions)..... 0 pts. [ ]
   b. If no erosion control device, or crest of device ≥ 30 feet from seaward side of building foundation (see Figures 1, 2, 3, and 4b in Instructions) and:
      0 < ratio ≤ 10 ..... 0 pts.
      10 < ratio ≤ 30 ..... pts. = ratio
      30 < ratio ≤ 60 ..... pts. = 1.5 × ratio
      60 < ratio ..... pts. = 2.0 × ratio, not to exceed 150 pts.
      Unknown ..... 0 pts. [ ]
2. For shoreline without an erosion control device, subject to periodic large-scale fluctuations, location of seaward side of building foundation relative to most landward historical vegetation line (see Figure 5 in Instructions)
   a. Foundation at or landward of most landward vegetation line in past 20 years ..... 0 pts.
   b. Foundation at or landward of most landward vegetation line in past 40 years ..... 75 pts.
   c. Foundation at or landward of most landward vegetation line in past 60 years ..... 150 pts.
   d. Unknown ..... 0 pts. [ ]

B. Dune, structural, or beach nourishment protection (Complete item 1, item 2, and/or item 3, as applicable)

1. Dune reservoir above 100-year stillwater elevation (see Figure 6 in Instructions)
   a. < 540 square feet..... 0 pts.
   b. 540 square feet ≤ reservoir < 1,100 square feet ..... 30 pts.
   c. 1,100 square feet ≤ reservoir ..... 50 pts.
   d. Unknown..... 0 pts. [ ]
2. For upland property fronted by erosion control device (e.g., seawall, revetment)
   a. Seaward side of building foundation < 30 feet from crest of wall or revetment (see Figure 4a in Instructions) ..... 0 pts. [ ]
   b. Seaward side of building foundation ≥ 30 feet from crest of wall or revetment — enter points for only one of the following three conditions:
      (1) Crest elevation of wall or revetment at or below 100-year stillwater elevation (see Figure 7 in Instructions) ..... 0 pts.
      (2) Crest elevation of wall or revetment above 100-year stillwater elevation (see Figure 8 in Instructions)..... pts. = D/2, not to exceed 15 pts.
      (3) Wall or revetment adequate to protect upland property during 100-year event (satisfies criteria set forth in Part VII of CERC TR 89-15)..... 50 pts. [ ]

3. For upland property with an ongoing beach nourishment project undertaken within the last 5 years
   a. Constructed project with a Federal, state, or local government sponsor, with all necessary permits and a long-term funding mechanism in place, and with ongoing renourishment (project maintenance) ..... 50 pts.
   b. Less than 3.a ..... 0 pts.

POST-CONSTRUCTION

III. BUILDING SUPPORT SYSTEM AND DESIGN DETAILS

A. Foundation design (Complete item 1, item 2, and item 3)

1. Foundation design based on lowest expected ground elevation and highest expected BFE over 50-year life of structure (accounts for lowering of soil due to long-term erosion, shoreline fluctuations, and storm erosion — see Figure 9 in Instructions) ..... 40 pts.
2. Foundation design accounts for local scour during 100-year flood event (see Figure 10 in Instructions and CCM Section 7.5.2.5) ..... 20 pts.
3. Foundation design based on loads and load combinations computed in accordance with ASCE 7-98 (or later editions) and CCM Chapter 11 ..... 40 pts.

B. Foundation type (Complete either item 1 or item 2)

1. Pile foundation (complete items a, b, and c for driven piles; complete items a, b, c, and d for jetted piles; complete items a, b, c, and e for piles set in augered or pre-dug holes)
   a. Pile embedment
      (1) All pile tips are to –10 feet MWL or deeper* ..... 75 pts.
      (2) Any pile embedment is less than –10 feet MWL, but no pile is less than –5 feet MWL* ..... 0 pts.
      (3) Any pile embedment is less than –5 feet MWL* ..... –75 pts.
      * If refusal is reached before the specified depth, consult a professional engineer to determine whether foundation anchoring is adequate and whether scour will undermine the foundation. These judgments should determine the appropriate point value.
   b. Pile size and type
      (1) Wood piles at least 10" × 10" or 8" tip round ..... 75 pts.
      (2) Wood piles smaller than dimensions in (1) but no smaller than 8" × 8" or 6" tip round ..... 30 pts.
      (3) Wood piles less than dimensions in (2) ..... –75 pts.
      (4) Reinforced or prestressed concrete piles at least 8" × 8" ..... 75 pts.
      (5) Steel piles with corrosion protection or engineered to take predicted corrosion into account ..... 75 pts.
   c. Bracing
      (1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 ..... 25 pts.
      (2) Designed to resist lateral loads without bracing or grade beams ..... 50 pts.
   d. Jetted pile foundation
      (1) After initial jetting, design embedment and capacity attained by driving ..... 0 pts.
      (2) Jetting only ..... –50 pts.
   e. Pile set in augered or pre-dug hole (post foundation)
      (1) After initial set and backfill, design embedment attained by driving ..... 0 pts.
      (2) After initial set and backfill, design embedment attained by jetting ..... –25 pts.
      (3) Set and backfilled only ..... –100 pts
2. Masonry or concrete columns (piers) supported on footing
   a. Embedment and footing size
      (1) Footing elevation and dimensions consistent with CCM Section 12.4.3.2 ..... 75 pts.
      (2) Less than required by (1) ..... –75 pts.

POST-CONSTRUCTION

b. Column (pier) design
(1) Consistent with requirements of CCM Sections 13.2.4 or 13.2.5 ..... 75 pts.
(2) Less than required by (1) ..... −75 pts.

c. Bracing
(1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 ..... 25 pts.
(2) Designed to resist lateral loads without bracing or grade beams ..... 50 pts.

C. Lowest horizontal supporting member (Complete item 1 and item 2, or item 1 and item 3)

1. Orientation (see Figure 11 in Instructions)
a. ≤ +/- 20 degrees from perpendicular to shoreline ..... 20 pts.
b. > +/- 20 degrees from perpendicular to shoreline ..... 0 pts.

2. Connections between lowest horizontal supporting member and foundation (wood piles and beams)
a. Wood pile notching
(1) All piles AND horizontal members notched 50% or less ..... 0 pts.
(2) Any piles OR horizontal members notched more than 50% ..... −100 pts.

b. Connections between wood piles and beams
(1) All bolted connections ..... 50 pts.
(2) Any non-bolted connections (e.g., light-gauge metal connectors, nailed connections) ..... −250 pts.

3. Engineered connections between beam and pile (when either pile or beam is not wood) ..... 50 pts.

IV. OBSTRUCTIONS AND ENCLOSURES

A. Obstructions below BFE (Complete item 1, item 2, and item 5, and either item 3 or item 4; see NFIP Technical Bulletin 5-93 in CCM Appendix H)

1. Free of obstruction AND no enclosed areas below BFE (open stairs, insect screening, and open lattice are permitted — see Instructions for discussion of open lattice) ..... 100 pts.

2. Spacing of piles/columns/piers
a. < 8 feet on center (o.c.) ..... 0 pts.
b. ≥ 8 feet o.c . ..... 20 pts.

3. Breakaway walls (non-loadbearing) are used below the BFE
a. Length of breakaway walls ≤ 20 feet ..... −10 pts.
b. Length of breakaway walls > 20 feet but ≤ 60 feet ..... −20 pts.
c. Length of breakaway walls > 60 feet ..... −40 pts.

4. Area enclosed by non-loadbearing breakaway walls, and some portion of the non-loadbearing walls is finished
a. Length of finished breakaway wall < 20 feet ..... −50 pts.
b. Length of finished breakaway wall ≥ 20 feet but < 50 feet ..... −100 pts.
c. Length of finished breakaway wall ≥ 50 feet ..... −250 pts.

5. Elevator, stairwell, masonry chimney, or other solid obstruction in 1- to 4-family, 3-story or less, residential structure ..... −100 pts.

B. Equipment

1. ALL equipment and ductwork below building lie at or above BFE ..... 0 pts.

2. ANY equipment or ductwork below the building is below the BFE and is NOT resistant to flood damage, but will not adversely affect the ability of other parts of the building to resist velocity flows and wave action (complete item 1 in Section C of this form below; FEMA may use the additional information from item 1 in section C of this form to deduct fewer than 100 points) ..... −100 pts.

V. BUILDING POINT TOTAL .....

SECTION C — INFORMATION PERTAINING TO THE BUILDING

1. List all equipment below BFE (check all that apply):

☐ Air conditioner/heat pump	☐ Furnace	☐ Air handler
☐ Ductwork	☐ Electric panel, fuse box	☐ Elevator equipment
☐ Water heater	☐ Water softener/conditioner	☐ Pump
☐ Clothes washer/dryer	☐ Other (list)	

2. To support the point values claimed in item II.A in Section B of this form, provide the following:

Average annual erosion rate _____ feet/year

Source of rate _____

Date of rate calculation _____

Reference feature used (e.g., dune crest, vegetation line, top of bluff, crest of armoring) _____

Source of most landward vegetation line _____

When claiming points for compliance with item II.B.2.b.(3) (erosion control device meets requirements of CERC TR 89-15), describe how the device meets the requirements. _____

_____

_____

When claiming points for compliance with item II.B.3.a (beach nourishment project), provide the name of the project, the name of the sponsoring government entity, and the date of the last nourishment or renourishment work.

_____
Name of Project

_____
Sponsor Date of last nourishment/renourishment

When submitting the completed V-Zone Risk Factor Rating Form, provide the following supporting material:

- Building plans for "before construction" rating
- Completed NFIP Elevation Certificate (FEMA Form 81-31), Flood Insurance Application, and photographs of building for "after construction" rating

SECTION D — CERTIFICATION

POST-CONSTRUCTION CERTIFICATION. I meet the qualifications set forth on page 1 of 7 of the Instructions for this V-Zone form and certify that the above statements are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

_____
Name of Registered Professional Engineer or Architect

_____
Title

_____
Address

_____
Signature Date

Flood Program Use Only

NFIP Flood Risk Factor CONFIRMATION

Total Coastal V-Zone Flood Risk Factor

POST-CONSTRUCTION

Buildings:

Contents:

_____
NFIP Underwriter's Signature

_____
Date

V-Zone Risk Factor Rating Form Instructions

This V-Zone Risk Factor Rating Form is to be used in the determination of the flood insurance discount for buildings and contents located in a coastal area designated by the NFIP as Zone V, VE, or V1-V30.

The basic premise behind this form is that flood insurance premiums can be reduced for V-zone buildings that exceed minimum NFIP requirements. This form allows an engineer or architect to claim points for a variety of siting, design, and construction practices that exceed minimum NFIP requirements. Section B of the form, Coastal V-Zone Flood Risk Building Point Calculation Sheet, is divided into four main categories:

I. Lowest Floor Elevation
II. Site and Environmental Considerations
III. Building Support System and Design Details
IV. Obstructions and Enclosures

The NFIP will review the completed form and assign a premium discount, depending on the number of points awarded.

This form may be submitted only after construction is completed. However, the form may be used **before** construction is begun (during site selection and project planning) to guide the designer and owner with regard to those practices that will result in the greatest flood insurance premium reduction—that is, those practices that are deemed most important in reducing potential flood and erosion losses.

The maximum number of points that can be claimed on this form is 1,030. The greater the number of points, the greater the reduction in the flood insurance premium. Of the total number of possible points, the approximate percentage for each of the four categories listed above is as follows:

- Lowest Floor Elevation - 30 percent
- Site and Environmental Considerations - 30 percent
- Building Support System and Design Details - 30 percent
- Obstructions and Enclosures - 10 percent

This form is used solely to adjust insurance rating for a building and does not replace other forms and certificates that may be required by a community or state.

To complete this form, the engineer or architect will need to refer to the Coastal Construction Manual (FEMA 55). See the inside cover of this form for information about how to obtain a copy of FEMA 55.

Completion of this form must be accomplished by a registered professional engineer or registered architect duly licensed in the state where the subject structure is located.

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 8400 Corporate Drive, Suite 350, Landover, MD 20785. Confirmation of the V-zone risk discount and rate for National Flood Insurance coverage will be returned in approximately 30 days.

Local permit officials will have on file copies of the community's most recent Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS). Your client's property and casualty insurance agent may have a copy of the community's FIRM and is a valuable source of related information. If you need assistance, call the NFIP toll-free at 1-800-358-9616.

SPECIFIC INSTRUCTIONS FOR SECTION B, COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

I. Lowest Floor Elevation. The lowest floor elevation measurement should be made at the bottom of the lowest horizontal structural member supporting the lowest floor. Lowest floor guidance can be obtained from the Elevation Certificate or the *Flood Insurance Manual* (Lowest Floor Guide):

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

II.A. Distance from shoreline. Siting structures away from the shoreline is recognized as one of the most important ways of preventing building damage. This form provides credit for siting buildings landward of dunes, bluffs, and erosion control devices (item II.A.1), and landward of shorelines that fluctuate large distances (i.e., those that experience large-scale erosion and accretion through time, item II.A.2).

Points may be claimed for II.A.1 or II.A.2, but not for both. In the majority of situations, II.A.1 will be used for calculating points.

II.A.1. Points will be awarded based on (1) the distance between the seaward side of the building foundation and the dune crest, bluff edge, or erosion control device crest and (2) the average annual erosion rate (AAER) for the site.

This item requires the engineer or architect to (1) measure the horizontal distance between the building foundation and the dune crest, bluff edge, or erosion control device crest, (2) obtain the average annual erosion rate at the site, and (3) calculate the ratio between the distance and the erosion rate (consult the local jurisdiction or state coastal management program for erosion rate information). The examples shown in Figures 1-4b, following, illustrate the calculation of points for five cases.

Figure 2 Bluff

Given: AAER = 0.5 foot/year
D = 40 feet
Use minimum rate = 1.0 foot/year
Ratio = 40/1.0 = 40.0
Points = 1.5 x ratio = 60

Figure 3
No Dune or Bluff – Use Stable Vegetation Line

Given: AAER = 2.5 feet/year
D = 25 feet
Ratio = 25/2.5 = 10.0
Points = 0

Figure 4a Erosion Control Device, D < 30 Feet

Given: D = 25 feet
D < 30 feet; therefore, No Points Allowed

Figure 4b Erosion Control Device, D ≥ 30 Feet

Given: AAER = 0.0 feet/year (post-wall)
AAER = 2.5 feet/year (pre-wall)
D = 35 feet
Ratio = 35/2.5 = 14.0
D ≥ 30 feet; therefore, Points Allowed
Points = ratio = 14

II.A.2. Points will be awarded based on the location landward of the seaward side of the building foundation relative to the fluctuating shoreline on the site. Average annual erosion rates are not used for this calculation. CCM Figures 7-47, 7-48, and 7-49 show a situation in which item II.A.2 would be used to calculate points.

This item requires the engineer or architect to (1) obtain historical shoreline (vegetation line) positions at the site, (2) locate the seaward side of the building foundation, and (3) determine how long it has been since the vegetation line was landward of the seaward side of the building foundation. An example is shown in Figure 5 using the data from CCM Figure 7-49.

Figure 5 shows that the seaward side of the building foundation was seaward of the vegetation line as recently as 1997. No points would be claimed in this example. In order for points to be claimed for this item, the building would have had to have been constructed landward of all vegetation lines for the past 40+ years—since approximately 1957.

Figure 5 Shoreline Subject to Large Fluctuations

II.B Dune, structural, or beach nourishment protection. This form provides credit for protection received from large dunes (item II.B.1), erosion control devices (item II.B.2), and beach nourishment projects (item II.B.3) that meet certain criteria. Points will be awarded based on the level of flood and erosion protection afforded by a dune, erosion control device, or beach nourishment project.

Figure 6 Calculating Frontal Dune Reservoir

Points may be claimed for II.B.1, II.B.2, and II.B.3, if applicable.

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

This item requires the engineer or architect to (1) plot a dune cross-section seaward of the building site, (2) determine the 100-year stillwater elevation (from the FIS report) and plot on the dune profile, (3) characterize the dune as a ridge type or mound type, and (4) define the limits of the dune reservoir and calculate its cross-sectional area.

II.B.2. Points may be claimed for protection offered by an erosion control device (seawall or revetment) only if the crest elevation of the device is above the 100-year stillwater elevation, which may be obtained from the FIS report (see Figures 7 and 8.) **Points may be claimed for II.B.2.b.(2) or II.B.2.b.(3).** If the crest elevation is above the 100-year stillwater elevation, points may be obtained for II.B.2.b.(2)—the distance between the crest of the device and the seaward side of the building foundation—or II.B.2.b.(3)—a device that satisfies the criteria set forth in the U.S. Army Corps of Engineers, Coastal Engineering Research Center report CERC TR 89-15, *Criteria for Evaluating Coastal Flood Protection Structures*.

Figure 7 Erosion Control Device Below 100-Year Stillwater Elevation

Crest elevation is below 100-year stillwater elevation; therefore, No Points Allowed

Figure 8 Erosion Control Device Above 100-Year Stillwater Elevation

Crest elevation is above 100-year stillwater elevation; therefore, Points Allowed

This item requires the engineer or architect to (1) determine the crest elevation of the seawall or revetment, (2) determine the 100-year stillwater elevation (from the FIS report) and compare it against the crest elevation, (3) determine the horizontal distance from the crest of the erosion control device to the seaward side of the building foundation, and (4) if maximum points are desired, evaluate the dimensions, strength, and durability of the erosion control device against the CERC criteria.

II.B.3. Points may be claimed for protection offered by an ongoing beach nourishment project. An eligible project must be sponsored by a Federal, state, or local government entity and must have been constructed—either initial construction or project maintenance—in the recent past (5 years or less from the date of completion of this form).

This item requires the engineer or architect to (1) determine whether an eligible beach nourishment project has been conducted in front of the building for which this form is being completed and (2) provide basic information on the project (i.e., name of project, project sponsor, most recent date of project construction) in Section C of this form. Consult the local jurisdiction for this information.

III.A. Foundation design. This form recognizes foundation designs that consider expected conditions over the life of the building (III.A.1), local scour (III.A.2), and design loads (III.A.3). **Points may be claimed for III.A.1, III.A.2, and III.A.3, if applicable.**

III.A.1. This item requires the engineer or architect to estimate, over the life of the building, (1) the most landward expected shoreline, (2) the lowest expected ground elevation, and (3) the highest expected BFE (see Figure 9). A minimum erosion rate of 1.0 foot/year and a minimum building life of 50 years should be used in the calculations. More details can be found in Section 7.9.2 of the CCM.

Determine the Most Landward Expected Shoreline Location Over the Anticipated Life of the Building or Development

- Use published or calculated long-term erosion rate (ft/yr), increasing the rate to account for errors and uncertainty. It is recommended that a minimum rate of 1.0 ft/yr be used unless durable shore protection or erosion-resistant soil is present.
- Multiply the resulting erosion rate by the building or development lifetime (years) to compute the long-term erosion distance (ft). Use a minimum lifetime of 50 years.
- Measure landward (from the most landward historical shoreline) a distance equal to the long-term erosion distance – this will define the most landward expected shoreline.

Determine the Lowest Expected Ground Elevation at the Base of the Building or Structure

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

Determine the Highest Expected BFE at the Base of the Building or Structure

- Beginning with the eroded dune or stable bluff profile, apply Runup and WHAFIS to determine BFEs

Figure 9 Determining Site Conditions Over the Life of the Building

III.A.2. Local scour is illustrated in Figure 10, and its calculation is discussed in Section 11.6.11 of the CCM. Local scour around pilings and columns and grade beams can generally be estimated as twice the diameter of the member (see CCM Formula 11.10.a). Local scour around large objects and enclosed areas can also be estimated, but do **not** use CCM Formula 11.10.b. Instead, estimate local scour as equal to the width of the object facing the flow or waves, with a maximum scour depth of 3 feet.

Figure 10 Local Scour

III.A.3. This form awards points for the use of loads and load combinations based on ASCE 7-98 (or later editions) and CCM Chapter 11.

III.B. Foundation type. This form recognizes several types of V-zone foundations (wood, concrete, steel, and masonry; driven piles; piles set in augered holes; cast-in-place piles; and masonry piers/concrete columns on footings). Maximum points can be obtained only with driven piles; reinforced, cast-in-place piles; and jetted or augered piles that satisfactorily pass load tests. Note that it may be very difficult to claim any points for masonry/concrete elements supported on footings.

III.C. Lowest horizontal supporting member. Points can be claimed for (1) orientation of the lowest horizontal supporting member in the expected direction of waves (see Figure 11) and (2) use of bolted or engineered connections between the foundation and lowest horizontal supporting member. For the purposes of this classification, any metal strap, plate, or connector that is not fabricated with structural steel is considered "light-gauge." Point deductions do not apply to the use of light-gauge metal connectors or nailed connections above the top of the lowest horizontal structural member.

Figure 11 Orientation of Lowest Horizontal Supporting Member

IV. Obstructions and Enclosures. V-zone construction must be free of obstructions below the BFE. NFIP regulations allow breakaway enclosures to be constructed (flood insurance premiums will be higher as a result) and allow limited use of solid obstructions (e.g., shear walls, stairwells, elevators, and chimneys).

This form provides points for buildings without any enclosures or obstructions. The use of open lattice (see IV.A.1) and/or insect screening still allows points to be claimed. Points will be **deducted** for the use of breakaway walls. Points will be **deducted** for finished walls or space (even breakaway) below the BFE. Points will be **deducted** for equipment or ductwork below the BFE and not flood-resistant. The conversion of below-BFE space to habitable uses by building contractors and owners represents one of the most significant (and common) violations of NFIP regulations. This form reflects the importance of the issue through its point deductions.

IV.A.1. Open lattice is defined as thin (1/2 inch or less) wood, vinyl, plastic, or similar lattice material with at least 40 percent of the lattice area open. A wall created of brick or other masonry units meeting the opening requirement will **not** be considered open lattice.

TABLE OF CONTENTS

EXAMPLE		PAGE
Example 1	Emergency Program, $1,500/$1,500 Deductible, Primary Residence	RATE 54
Example 2	Regular Program, Pre-FIRM Construction, $1,250/$1,250 Deductible Option, Zone B, Primary Residence	RATE 55
Example 3	Regular Program, Pre-FIRM Construction, $2,000/$2,000 Deductible Option, Zone AE, Primary Residence	RATE 56
Example 4	Regular Program, Pre-FIRM Construction, $3,000/$2,000 Deductible Option, Zone A15, Non-Primary Residence	RATE 57
Example 5	Regular Program, Pre-FIRM Construction, $2,000/$2,000 Deductible Option, Zone AE, Severe Repetitive Loss Property, Primary Residence	RATE 58
Example 6	Regular Program, Pre-FIRM Construction, $2,000/$2,000 Deductible Option, Zone AE, Building Substantially Improved, Primary Residence	RATE 59
Example 7	Regular Program, Pre-FIRM Construction Rated With Full-Risk Rates, $1,500/$1,500 Deductible, Zone AE, Primary Residence	RATE 60
Example 8	Regular Program, Post-FIRM, Elevation Rated, $5,000/$5,000 Deductible Option, Zone AE, Non-Residential Business	RATE 61
Example 9	Regular Program, 1975–’81 Post-FIRM V1–V30, $2,000/$2,000 Deductible Option, Elevation Rated, Zone V13, Non-Primary Residence	RATE 62
Example 10	Regular Program, Post-1981 VE or V1–V30, $3,000/$3,000 Deductible Option, with Enclosure, Zone VE, Primary Residence	RATE 63
Example 11	Regular Program, Post-FIRM Construction, $1,000 Deductible Option, Contents-Only Policy, Zone A17, Primary Residence	RATE 64
Example 12	Regular Program, Post-FIRM, Elevation Rated, $5,000/$5,000 Deductible Option, Zone AO (Without Certification of Compliance), Other Non-Residential	RATE 65
Example 13	Regular Program, Post-FIRM, Elevation Rated, $1,250/$1,250 Deductible Option, Zone AO (With Certification of Compliance), Primary Residence	RATE 66
Example 14	Regular Program, Post-FIRM, Elevation Rated, $3,000/$2,000 Deductible Option, Zone AH (Without Certification of Compliance), Primary Residence	RATE 67
Example 15	Regular Program, Post-FIRM, Elevation Rated, $1,250/$1,250 Deductible Option, Zone AH (With Certification of Compliance), 2–4 Family	RATE 68
Example 16	Regular Program, Post-FIRM, Elevation Rated, $1,250/$1,250 Deductible Option, Zone A (With BFE), 2–4 Family	RATE 69
Example 17	Regular Program, Post-FIRM, Elevation Rated, $1,250/$1,250 Deductible Option, Zone A (Without BFE), Primary Residence	RATE 70

EXAMPLE 1
EMERGENCY PROGRAM, $1,500/$1,500 DEDUCTIBLE, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Emergency Program:

- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- Number of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: $1,500/$1,500
- Deductible Factor: 1.050
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $35,000
- Contents: $10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $73
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: .98 Contents: 1.23

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,500 CONTENTS $ 1,500

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF INSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$35,000	$35,000	.98	$343				$17	$360
CONTENTS	$10,000	$10,000	1.23	$123				$6	$129

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

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

ANNUAL SUBTOTAL	$489
ICC PREMIUM	$0
SUBTOTAL	$489
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$489
RESERVE FUND ____ %	$73
SUBTOTAL	$562
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$637**

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

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

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $343 / Contents: $123
2. Apply Deductible Factor: Building: 1.050 × $343 = $360 / Contents: 1.050 × $123 = $129
3. Premium Increase: Building: $343 – $360 = $17 / Contents: $123 – $129 = $6
4. Annual Subtotal: $489
5. Add ICC Premium: N/A
6. Subtotal: $489
7. Subtract CRS Discount: N/A
8. Subtotal: $489
9. Add Reserve Fund Assessment: $73 (15%)
10. Subtotal: $562
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $637**

EXAMPLE 2
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $1,250/$1,250 DEDUCTIBLE OPTION, ZONE B, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,250/$1,250
- Deductible Factor: .980
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $60,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $217
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: 1.05 / .29 Contents: 1.61 / .51

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,250 CONTENTS $ 1,250

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$150,000	$60,000	1.05	$630	$90,000	.29	$261	–$18	$873
CONTENTS	$60,000	$25,000	1.61	$403	$35,000	.51	$179	–$12	$570

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

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

ANNUAL SUBTOTAL	$1,443
ICC PREMIUM	$5
SUBTOTAL	$1,448
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$1,448
RESERVE FUND ____ %	$217
SUBTOTAL	$1,665
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$1,740**

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

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $891 / Contents: $582
2. Apply Deductible Factor: Building: .980 × $891 = $873 / Contents: .980 × $582 = $570
3. Premium Reduction: Building: $891 – $873 = $17 / Contents: $582 – $570 = $12
4. Annual Subtotal: $1,443
5. Add ICC Premium: $5
6. Subtotal: $1,448
7. Subtract CRS Discount: N/A
8. Subtotal: $1,448
9. Add Reserve Fund Assessment: $217 (15%)
10. Subtotal: $1,665
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $1,740**

EXAMPLE 3
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $2,000/$2,000 DEDUCTIBLE OPTION, ZONE AE, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $200,000
- Contents Coverage: $75,000
- ICC Premium: $70
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $580
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: 1.00 / 1.52 Contents: 1.18 / 1.55

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 2,000 CONTENTS $ 2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF INSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$200,000	$60,000	1.00	$600	$140,000	1.52	$2,128	$0	$2,728
CONTENTS	$75,000	$25,000	1.18	$295	$50,000	1.55	$775	$0	$1,070

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

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

ANNUAL SUBTOTAL	$3,798
ICC PREMIUM	$70
SUBTOTAL	$3,868
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$3,868
RESERVE FUND ____ %	$580
SUBTOTAL	$4,448
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$4,523**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,728 / Contents: $1,070
2. Apply Deductible Factor: Building: 1.000 × $2,728 = $2,728 / Contents: 1.000 × $1,070 = $1,070
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $3,798
5. Add ICC Premium: $70
6. Subtotal: $3,868
7. Subtract CRS Discount: N/A
8. Subtotal: $3,868
9. Add Reserve Fund Assessment: $580 (15%)
10. Subtotal: $4,448
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $4,523**

EXAMPLE 4
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $3,000/$2,000 DEDUCTIBLE OPTION, ZONE A15, NON-PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Basement
- Deductible: $3,000/$2,000
- Deductible Factor: .975
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $55
- CRS Rating: 4
- CRS Discount: 30%
- Reserve Fund Assessment: $727
- Probation Surcharge: N/A
- HFIAA Surcharge: Non-Primary Residence $250
- Federal Policy Fee: $50

Determined Rates:

Building: 1.74 / 2.06 Contents: 2.05 / 2.10

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 3,000 CONTENTS $ 3,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	1.74	$1,044	$190,000	2.06	$3,914	–$124	$4,834
CONTENTS	$100,000	$25,000	2.05	$513	$75,000	2.10	$1,575	–$52	$2,036

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

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

ANNUAL SUBTOTAL	$6,870
ICC PREMIUM	$55
SUBTOTAL	$6,925
CRS PREMIUM DISCOUNT ____ %	–$2,078
SUBTOTAL	$4,847
RESERVE FUND ____ %	$727
SUBTOTAL	$5,574
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$5,874**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $4,958 / Contents: $2,088
2. Apply Deductible Factor: Building: .975 × $4,958 = $4,834 / Contents: .975 × $2,088 = $2,036
3. Premium Reduction: Building: $4,958 – $4,834 = $124 / Contents: $2,088 – $2,036 = $52
4. Annual Subtotal: $6,870
5. Add ICC Premium: $55
6. Subtotal: $6,925
7. Subtract CRS Discount: –$2,078 (30%)
8. Subtotal: $4,847
9. Add Reserve Fund Assessment: $727 (15%)
10. Subtotal: $5,574
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $5,874**

EXAMPLE 5
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $2,000/$2,000 DEDUCTIBLE OPTION, ZONE AE, SEVERE REPETITIVE LOSS PROPERTY, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $200,000
- Contents Coverage: $40,000
- ICC Premium: $70
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $516
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: 1.29 / 1.31 Contents: 1.64 / 2.35

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 2,000 CONTENTS $ 2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF INSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$200,000	$60,000	1.29	$774	$140,000	1.31	$1,834	$0	$2,608
CONTENTS	$40,000	$25,000	1.64	$410	$15,000	2.35	$353	$0	$763

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

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

ANNUAL SUBTOTAL	$3,371
ICC PREMIUM	$70
SUBTOTAL	$3,441
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$3,441
RESERVE FUND ____ %	$516
SUBTOTAL	$3,957
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$4,032**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,608 / Contents: $763
2. Apply Deductible Factor: Building: 1.000 × $2,608 = $2,608 / Contents: 1.000 × $763 = $763
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $3,371
5. Add ICC Premium: $70
6. Subtotal: $3,441
7. Subtract CRS Discount: N/A
8. Subtotal: $3,441
9. Add Reserve Fund Assessment: $516 (15%)
10. Subtotal: $3,957
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $4,032**

EXAMPLE 6
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, $2,000/$2,000 DEDUCTIBLE OPTION, ZONE AE, BUILDING SUBSTANTIALLY IMPROVED, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $55
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $714
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: 1.21 / 1.11 Contents: 1.52 / 1.99

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 2,000 CONTENTS $ 2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS: AMOUNT OF INSURANCE	BASIC LIMITS: RATE	BASIC LIMITS: ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY): AMOUNT OF INSURANCE	ADDITIONAL LIMITS: RATE	ADDITIONAL LIMITS: ANNUAL PREMIUM	DEDUCTIBLE: PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$250,000	$60,000	1.21	$726	$190,000	1.11	$2,109	$0	$2,835
CONTENTS	$100,000	$25,000	1.52	$380	$75,000	1.99	$1,493	$0	$1,873

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

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

ANNUAL SUBTOTAL	$4,708
ICC PREMIUM	$55
SUBTOTAL	$4,763
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$4,763
RESERVE FUND ____ %	$714
SUBTOTAL	$5,477
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$5,552**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,835 / Contents: $1,873
2. Apply Deductible Factor: Building: 1.000 × $2,835 = $2,835 / Contents: 1.000 × $1,873 = $1,873
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $4,708
5. Add ICC Premium: $55
6. Subtotal: $4,763
7. Subtract CRS Discount: N/A
8. Subtotal: $4,763
9. Add Reserve Fund Assessment: $714 (15%)
10. Subtotal: $5,477
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $5,552**

EXAMPLE 7
REGULAR PROGRAM, PRE-FIRM CONSTRUCTION RATED WITH FULL-RISK RATES, $1,500/$1,500 DEDUCTIBLE, ZONE AE, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,500/$1,500
- Deductible Factor: 0.965
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $50,000
- ICC Premium: $5
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: $81
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: .70 / .08 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ **DEDUCTIBLE:** BUILDING $ 1,500 CONTENTS $ 1,500

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF INSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$150,000	$60,000	.70	$420	$90,000	.08	$72	–$17	$475
CONTENTS	$50,000	$25,000	.38	$95	$25,000	.12	$30	–$4	$121

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

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

ANNUAL SUBTOTAL	$596
ICC PREMIUM	$5
SUBTOTAL	$601
CRS PREMIUM DISCOUNT ____ %	–$60
SUBTOTAL	$541
RESERVE FUND ____ %	$81
SUBTOTAL	$622
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$697**

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

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $492 / Contents: $125
2. Apply Deductible Factor: Building: .965 × $492 = $475 / Contents: .965 × $125 = $121
3. Premium Reduction/Increase: Building: $492 – $475 = $17 / Contents: $125 – $121 = $4
4. Annual Subtotal: $596
5. Add ICC Premium: $5
6. Subtotal: $601
7. Subtract CRS Discount: –$60 (10%)
8. Subtotal: $541
9. Add Reserve Fund Assessment: $81 (15%)
10. Subtotal: $622
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $697**

EXAMPLE 8
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $5,000/$5,000 DEDUCTIBLE OPTION, ZONE AE, NON-RESIDENTIAL BUSINESS

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AE
- Occupancy: Non-Residential Business
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Floodproofed (Yes/No): No
- Building Coverage: $500,000
- Contents Coverage: $500,000
- ICC Premium: $4
- CRS Rating: 5
- CRS Discount: 25%
- Reserve Fund Assessment: $137
- Probation Surcharge: N/A
- HFIAA Surcharge: Non-Residential Business $250
- Federal Policy Fee: $50

Determined Rates:

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

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 5,000 CONTENTS $ 5,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$500,000	$175,000	.20	$350	$325,000	.08	$260	–$67	$543
CONTENTS	$500,000	$150,000	.22	$330	$350,000	.12	$420	–$82	$668

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

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

ANNUAL SUBTOTAL	$1,211
ICC PREMIUM	$4
SUBTOTAL	$1,215
CRS PREMIUM DISCOUNT ____ %	–$304
SUBTOTAL	$911
RESERVE FUND ____ %	$137
SUBTOTAL	$1,048
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$1,348**

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

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $610 / Contents: $750
2. Apply Deductible Factor: Building: .890 × $610 = $543 / Contents: .890 × $750 = $668
3. Premium Reduction: Building: $610 – $543 = $67 / Contents: $750 – $668 = $82
4. Annual Subtotal: $1,211
5. Add ICC Premium: $4
6. Subtotal: $1,215
7. Subtract CRS Discount: –$304 (25%)
8. Subtotal: $911
9. Add Reserve Fund Assessment: $137 (15%)
10. Subtotal: $1,048
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $1,348**

EXAMPLE 9
REGULAR PROGRAM, 1975–'81 POST-FIRM V1–V30, $2,000/$2,000 DEDUCTIBLE OPTION, ELEVATION RATED, ZONE V13, NON-PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $2,000/$2,000
- Deductible Factor: .925
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975–'81 (Post-FIRM)
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: $150,000
- Contents Coverage: $100,000
- ICC Premium: $30
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: $588
- Probation Surcharge: N/A
- HFIAA Surcharge: Non-Primary Residence $250
- Federal Policy Fee: $50

Determined Rates:

Building: 3.59 / .78 Contents: 3.04 / 1.41

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 2,000 CONTENTS $ 2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF INSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$150,000	$60,000	3.59	$2,154	$90,000	.78	$702	–$214	$2,642
CONTENTS	$100,000	$25,000	3.04	$760	$75,000	1.41	$1,058	–$136	$1,682

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

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

ANNUAL SUBTOTAL	$4,324
ICC PREMIUM	$30
SUBTOTAL	$4,354
CRS PREMIUM DISCOUNT ____ %	–$435
SUBTOTAL	$3,919
RESERVE FUND ____ %	$588
SUBTOTAL	$4,507
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$4,807**

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

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $2,856 / Contents: $1,818
2. Apply Deductible Factor: Building: .925 × $2,856 = $2,642 / Contents: .925 × $1,818 = $1,682
3. Premium Reduction: Building: $2,856 – $2,642 = $214 / Contents: $1,818 – $1,682 = $136
4. Annual Subtotal: $4,324
5. Add ICC Premium: $30
6. Subtotal: $4,354
7. Subtract CRS Discount: –$435 (10%)
8. Subtotal: $3,919
9. Add Reserve Fund Assessment: $588 (15%)
10. Subtotal: $4,507
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $4,807**

EXAMPLE 10
REGULAR PROGRAM, POST-1981 VE OR V1–V30, $3,000/$3,000 DEDUCTIBLE OPTION, WITH ENCLOSURE, ZONE VE, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: $3,000/$3,000
- Deductible Factor: .850
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-'81
- Elevation Difference: –1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- Replacement Cost Ratio: 75% or more
- ICC Premium: $13
- CRS Rating: 9
- CRS Discount: 5%
- Reserve Fund Assessment: $1,575
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: 4.18 / 4.18 Contents: 2.54 / 2.54

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 3,000 CONTENTS $ 3,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	4.18	$2,508	$190,000	4.18	$7,942	–$1,567	$8,883
CONTENTS	$100,000	$25,000	2.54	$635	$75,000	2.54	$1,905	–$381	$2,159

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

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

ANNUAL SUBTOTAL	$11,042
ICC PREMIUM	$13
SUBTOTAL	$11,055
CRS PREMIUM DISCOUNT ____ %	–$553
SUBTOTAL	$10,502
RESERVE FUND ____ %	$1,575
SUBTOTAL	$12,077
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$12,152**

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

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER

_____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL)

_____ /_____ /_____ DATE (MM/DD/YYYY)

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $10,450 / Contents: $2,540
2. Apply Deductible Factor: Building: .850 × $10,450 = $8,883 / Contents: .850 × $2,540 = $2,159
3. Premium Reduction: Building: $10,450 – $8,883 = $1,567 / Contents: $2,540 – $2,159 = $381
4. Annual Subtotal: $11,042
5. Add ICC Premium: $13
6. Subtotal: $11,055
7. Subtract CRS Discount: –$553 (5%)
8. Subtotal: $10,502
9. Add Reserve Fund Assessment: $1,575 (15%)
10. Subtotal: $12,077
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $12,152**

EXAMPLE 11
REGULAR PROGRAM, POST-FIRM CONSTRUCTION, $1,000 DEDUCTIBLE OPTION, CONTENTS-ONLY POLICY, ZONE A17, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A17
- Occupancy: 2–4 Family Dwelling (Renter's Policy)
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,000 Contents-Only
- Deductible Factor: 1.000
- Contents Location: Above Ground Level More Than 1 Full Floor
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Floodproofed (Yes/No): No
- Building Coverage: N/A
- Contents Coverage: $100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $27
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: N/A Contents: .35 / .12

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ **DEDUCTIBLE:** BUILDING CONTENTS $ 1,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF INSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING									
CONTENTS	$100,000	$25,000	.35	$88	$75,000	.12	$90	$0	$178

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

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

ANNUAL SUBTOTAL	$178
ICC PREMIUM	$0
SUBTOTAL	$178
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$178
RESERVE FUND ____ %	$27
SUBTOTAL	$205
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$280**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: N/A / Contents: $178
2. Apply Deductible Factor: Building: N/A / Contents: 1.000 × $178 = $178
3. Premium Reduction/Increase: Building: N/A / Contents: $0
4. Annual Subtotal: $178
5. Add ICC Premium: N/A
6. Subtotal: $178
7. Subtract CRS Discount: N/A
8. Subtotal: $178
9. Add Reserve Fund Assessment: $27 (15%)
10. Subtotal: $205
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $280**

EXAMPLE 12
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $5,000/$5,000 DEDUCTIBLE OPTION, ZONE AO (WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE), OTHER NON-RESIDENTIAL

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Other Non-Residential
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $5,000/$5,000
- Deductible Factor: .890
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: –1
- Floodproofed (Yes/No): No
- Building Coverage: $500,000
- Contents Coverage: $500,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $793
- Probation Surcharge: N/A
- HFIAA Surcharge: Other Non-Residential $250
- Federal Policy Fee: $50

Determined Rates:

Building: 1.56 / .26 Contents: 1.20 / .16

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 5,000 CONTENTS $ 5,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$500,000	$175,000	1.56	$2,730	$325,000	.26	$845	–$393	$3,182
CONTENTS	$500,000	$150,000	1.20	$1,800	$350,000	.16	$560	–$260	$2,100

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

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

ANNUAL SUBTOTAL	$5,282
ICC PREMIUM	$4
SUBTOTAL	$5,286
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$5,286
RESERVE FUND ____ %	$793
SUBTOTAL	$6,079
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$6,379**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $3,575 / Contents: $2,360
2. Apply Deductible Factor: Building: .890 × $3,575 = $3,182 / Contents: .890 × $2,360 = $2,100
3. Premium Reduction: Building: $3,575 – $3,182 = $393 / Contents: $2,360 – $2,100 = $260
4. Annual Subtotal: $5,282
5. Add ICC Premium: $4
6. Subtotal: $5,286
7. Subtract CRS Discount: N/A
8. Subtotal: $5,286
9. Add Reserve Fund Assessment: $793 (15%)
10. Subtotal: $6,079
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $6,379**

EXAMPLE 13
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,250/$1,250 DEDUCTIBLE OPTION, ZONE AO (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE), PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AO (With Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,250/$1,250
- Deductible Factor: .980
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $76
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: .28 / .08 Contents: .38 / .13

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,250 CONTENTS $ 1,250

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF INSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$250,000	$60,000	.28	$168	$190,000	.08	$152	–$6	$314
CONTENTS	$100,000	$25,000	.38	$95	$75,000	.13	$98	–$4	$189

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

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

ANNUAL SUBTOTAL	$503
ICC PREMIUM	$4
SUBTOTAL	$507
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$507
RESERVE FUND ____ %	$76
SUBTOTAL	$583
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$658**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $320 / Contents: $193
2. Apply Deductible Factor: Building: .980 × $320 = $314 / Contents: .980 × $193 = $189
3. Premium Reduction: Building: $320 – $314 = $6 / Contents: $193 – $189 = $4
4. Annual Subtotal: $503
5. Add ICC Premium: $4
6. Subtotal: $507
7. Subtract CRS Discount: N/A
8. Subtotal: $507
9. Add Reserve Fund Assessment: $76 (15%)
10. Subtotal: $583
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $658**

EXAMPLE 14
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $3,000/$2,000 DEDUCTIBLE OPTION, ZONE AH (WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE), PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (Without Certification of Compliance or Elevation Certificate)
- Occupancy: Single-Family Dwelling
- Number of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: $3,000/$2,000
- Deductible Factor: .900
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: –1
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $25,000
- ICC Premium: $4
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $219
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: 1.71 / .20 Contents: .84 / .15

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 3,000 CONTENTS $ 2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS: AMOUNT OF INSURANCE	BASIC LIMITS: RATE	BASIC LIMITS: ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY): AMOUNT OF AINSURANCE	ADDITIONAL LIMITS: RATE	ADDITIONAL LIMITS: ANNUAL PREMIUM	DEDUCTIBLE: PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$250,000	$60,000	1.71	$1,026	$190,000	.20	$380	–$141	$1,265
CONTENTS	$25,000	$25,000	.84	$210	$0	.15	$0	–$21	$189

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

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

ANNUAL SUBTOTAL	$1,454
ICC PREMIUM	$4
SUBTOTAL	$1,458
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$1,458
RESERVE FUND ____ %	$219
SUBTOTAL	$1,677
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$1,752**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $1,406 / Contents: $210
2. Apply Deductible Factor: Building: .900 × $1,406 = $1,265 / Contents: .900 × $210 = $189
3. Premium Reduction: Building: $1,406 – $1,265 = $141 / Contents = $210 – $189 = $21
4. Annual Subtotal: $1,454
5. Add ICC Premium: $4
6. Subtotal: $1,458
7. Subtract CRS Discount: N/A
8. Subtotal: $1,458
9. Add Reserve Fund Assessment: $219 (15%)
10. Subtotal: $1,677
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $1,752**

EXAMPLE 15
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,250/$1,250 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE), 2–4 FAMILY

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: AH (With Certification of Compliance or Elevation Certificate)
- Occupancy: 2–4 Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,250/$1,250
- Deductible Factor: .980
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Floodproofed (Yes/No): No
- Building Coverage: $200,000
- Contents Coverage: $40,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $59
- Probation Surcharge: N/A
- HFIAA Surcharge: 2–4 Family $250
- Federal Policy Fee: $50

Determined Rates:

Building: .28 / .08 Contents: .38 / .13

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,250 CONTENTS $ 1,250

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF AINSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$200,000	$60,000	.28	$168	$140,000	.08	$112	–$6	$274
CONTENTS	$40,000	$25,000	.38	$95	$15,000	.13	$20	–$2	$113

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

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

ANNUAL SUBTOTAL	$387
ICC PREMIUM	$5
SUBTOTAL	$392
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$392
RESERVE FUND ____ %	$59
SUBTOTAL	$451
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$751**

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $280 / Contents: $115
2. Apply Deductible Factor: Building: .980 × $280 = $274 / Contents: .980 × $115 = $113
3. Premium Reduction: Building: $280 – $274 = $6 / Contents = $115 – $113 = $2
4. Annual Subtotal: $387
5. Add ICC Premium: $5
6. Subtotal: $392
7. Subtract CRS Discount: N/A
8. Subtotal: $392
9. Add Reserve Fund Assessment: $59 (15%)
10. Subtotal: $451
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $751**

EXAMPLE 16
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,250/$1,250 DEDUCTIBLE OPTION, ZONE A (WITH BFE), 2–4 FAMILY

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: 2–4 Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,250/$1,250
- Deductible Factor: .980
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with BFE)
- Floodproofed (Yes/No): No
- Building Coverage: $140,000
- Contents Coverage: $70,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $78
- Probation Surcharge: N/A
- HFIAA Surcharge: 2–4 Family $250
- Federal Policy Fee: $50

Determined Rates:

Building: .53 / .09 Contents: .34 / .11

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 1,250 CONTENTS $ 1,250

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS: AMOUNT OF INSURANCE	BASIC LIMITS: RATE	BASIC LIMITS: ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY): AMOUNT OF AINSURANCE	ADDITIONAL LIMITS: RATE	ADDITIONAL LIMITS: ANNUAL PREMIUM	DEDUCTIBLE: PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$140,000	$60,000	.53	$318	$80,000	.09	$72	–$8	$382
CONTENTS	$70,000	$25,000	.34	$85	$45,000	.11	$50	–$3	$132

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

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

ANNUAL SUBTOTAL	$514
ICC PREMIUM	$5
SUBTOTAL	$519
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$519
RESERVE FUND ____ %	$78
SUBTOTAL	$597
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$897**

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

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

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $390 / Contents: $135
2. Apply Deductible Factor: Building: .980 × $390 = $382 / Contents: .980 × $135 = $132
3. Premium Reduction: Building: $390 – $382 = $8 / Contents = $135 – $132 = $3
4. Annual Subtotal: $514
5. Add ICC Premium: $5
6. Subtotal: $519
7. Subtract CRS Discount: N/A
8. Subtotal: $519
9. Add Reserve Fund Assessment: $78 (15%)
10. Subtotal: $597
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $897**

EXAMPLE 17
REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, $1,250/$1,250 DEDUCTIBLE OPTION, ZONE A (WITHOUT BFE), PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

Regular Program:

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,250/$1,250
- Deductible Factor: .980
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without BFE)
- Floodproofed (Yes/No): No
- Building Coverage: $135,000
- Contents Coverage: $60,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment: $76
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee: $50

Determined Rates:

Building: .53 / .09 Contents: .34 / .11

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ **DEDUCTIBLE:** BUILDING $ 1,250 CONTENTS $ 1,250

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF AINSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$135,000	$60,000	.53	$318	$75,000	.09	$68	–$8	$378
CONTENTS	$60,000	$25,000	.34	$85	$35,000	.11	$39	–$2	$122

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

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

ANNUAL SUBTOTAL	$500
ICC PREMIUM	$5
SUBTOTAL	$505
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$505
RESERVE FUND ____ %	$76
SUBTOTAL	$581
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$656**

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

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

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

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

Premium Calculation:

1. Multiply Rate × $100 of Coverage: Building: $386 / Contents: $124
2. Apply Deductible Factor: Building: .980 × $386 = $378 / Contents: .980 × $124 = $122
3. Premium Reduction: Building: $386 – $378 = $8 / Contents = $124 – $122 = $2
4. Annual Subtotal: $500
5. Add ICC Premium: $5
6. Subtotal: $505
7. Subtract CRS Discount: N/A
8. Subtotal: $505
9. Add Reserve Fund Assessment: $76 (15%)
10. Subtotal: $581
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $656**

CONDOMINIUMS

Important Notice to Agents/Producers:

Boards of directors of condominium associations typically are responsible under their by-laws for maintaining all forms of property insurance necessary to protect the common property of the association against all hazards to which that property is exposed for the insurable value/replacement cost of those common elements. This responsibility would typically include providing adequate flood insurance protection for all common property located in Special Flood Hazard Areas (SFHAs). Such by-law requirements could make the individual members of the boards of directors of such associations personally liable for insurance errors or omissions, including those relating to flood insurance.

I. METHODS OF INSURING CONDOMINIUMS

There are 4 methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type. Only residential buildings having a condominium form of ownership are eligible for the Residential Condominium Building Association Policy (RCBAP).

A. Residential Condominium: Association Coverage on Building and Contents

A condominium association is the corporate entity responsible for the management and operation of a condominium. Membership is made up of the condominium unit owners. A condominium association may purchase insurance coverage on a residential building and its contents under the RCBAP. The RCBAP covers only a residential condominium building in a Regular Program community. If the named insured is listed as other than a condominium association, the agent/producer must provide legal documentation to confirm that the insured is a condominium association. (See the Eligibility Requirements subsection in this section.)

B. Residential Condominium: Unit Owner's Coverage on Building and Contents

A residential condominium unit in a high-rise or low-rise building, including a townhouse or rowhouse, is considered to be a single-family residence. An individual dwelling unit in a condominium building may be insured in any 1 of the following 4 ways:

1. An individual unit and its contents may be separately insured under the Dwelling Form, in the name of the unit owner, at the limits of insurance for a single-family dwelling.

2. An individual unit may be separately insured under the Dwelling Form, if purchased by the association in the name of the unit owner and the association as their interests may appear, up to the limits of insurance for a single-family dwelling.

3. An individual unit owned by the association may be separately insured under the Dwelling Form, if purchased by the condominium association. The single-family limits of insurance apply.

4. An individual non-residential unit owner may not purchase building coverage. However, contents-only coverage can be purchased either under the General Property Form or the Dwelling Form, depending on the type of contents.

A policy on a condominium unit will be issued naming the unit owner and the association, as their interests may appear. Coverage under a unit owner's policy applies first to the individually owned building elements and improvements to the unit and then to the damage of the building's common elements that are the unit owner's responsibility.

In the event of a loss, the claim payment to an individual unit owner may not exceed the maximum allowable in the Program.

C. Non-Residential Condominium: Building and Contents

Non-residential condominium buildings and their commonly owned contents may be insured in the name of the association under the General Property Form. The "non-residential" limits apply.

D. Non-Residential Condominium: Unit Owner's Coverage (Contents)

The owner of a non-residential or residential condominium unit within a non-residential condominium building may purchase only contents coverage for that unit. Building coverage may not be purchased in the name of the unit owner.

In the event of a loss, up to 10% of the stated amount of contents coverage can be applied to losses to condominium interior walls, floors, and ceilings. The 10% is not an additional amount of insurance.

TABLE 1. CONDOMINIUM UNDERWRITING GUIDELINES[1]

POLICY FORM	INSURED	PROPERTY COVERED	ELIGIBILITY REQUIREMENTS	REPLACEMENT COVERAGE	ICC[2]	COVERAGE LIMITS	ASSESSMENT COVERAGE	FEDERAL POLICY FEE
RCBAP	Residential condominium association	• Condominium building • Individually owned units within the building • Improvements within unit • Additions and extensions attached or connected to the insured building • Fixtures, machinery, and equipment within building • Contents owned by the association	• Community must be in regular program • Residential condominium buildings including homeowner associations (HOAs) and timeshares in the condominium form of ownership • At least 75% of floor area must be residential • Buildings include townhouses, rowhouses, low-rise, high-rise, and detached single-family condominium buildings	Yes	Yes	**MAXIMUM LIMITS:** **BUILDING** • Replacement cost, or the total number of units × $250,000, whichever is less **CONTENTS** • Actual cash value (ACV) of commonly owned contents to a maximum of $100,000 per building	No	NUMBER OF UNITS: 1 – $50/POLICY 2–4 – $150/POLICY 5–10 – $400/POLICY 11–20 – $800/POLICY 21 + – $2,000/POLICY
GENERAL PROPERTY FORM	Condominium association	• Condominium building • Individually owned units within the building • Improvements within unit • Additions and extensions attached or connected to the insured building • Fixtures, machinery, and equipment within building • Contents owned by the association • Non-residential common building elements and their contents	• Condominium building in a regular program community with less than 75% of its floor area in residential use • Residential condominium building in an emergency program community	No	Yes	**EMERGENCY PROGRAM (ACV maximum limits):** **Residential** Building $100,000 Contents $10,000 **Non-residential** Building $100,000 Contents $100,000 **REGULAR PROGRAM (ACV maximum limits):** Building $500,000 Contents $500,000	No	$50
DWELLING FORM	Condominium association, residential condominium unit owners	• Building elements • Individually owned contents	• Residential condominium units • Emergency and regular programs are eligible	Yes[3]	No	**EMERGENCY PROGRAM (maximum limits):** Building $35,000 Contents $10,000 **REGULAR PROGRAM (maximum limits):** Building $250,000 Contents $100,000	Yes	$50
GENERAL PROPERTY FORM	Individual unit owners and tenants	• Non-residential condo units (only contents coverage is available)	• Non-residential Contents only • Emergency and regular programs are eligible	No	No	**EMERGENCY PROGRAM:** $100,000 maximum **REGULAR PROGRAM:** $500,000 maximum	No	$50

1 These are basic guidelines for condominium associations and unit owners. Please refer to appropriate section of this manual for specific details.

2 ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and Group Flood Insurance Policies.

3 Subject to replacement cost provisions in policy.

TABLE 2A. CONDOMINIUM RATING CHART

LOW-RISE RESIDENTIAL CONDOMINIUMS

SINGLE-UNIT BUILDING OR TOWNHOUSE/ROWHOUSE TYPE – BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	BUILDING INDICATOR[1]	CONTENTS INDICATOR[2]	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM[3]
UNIT OWNER	Single family	Single unit	Household	RC[4]	Single family	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Single family	Single unit	Household	RC[4]	Single family	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Determined by the number of units, i.e., single family, 2–4 family, other residential	Low-rise	Household	RC	RCBAP Low-rise	RCBAP

MULTI-UNIT BUILDING

2–4 UNITS PER BUILDING — REGARDLESS OF NUMBER OF FLOORS (NON-TOWNHOUSE)

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	BUILDING INDICATOR[1]	CONTENTS INDICATOR[2]	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM[3]
UNIT OWNER	2–4	Single unit	Household	RC[4]	Single family for building; 2–4 family for contents	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2–4	Single unit	Household	RC[4]	Single family for building; 2–4 family for contents	Dwelling
ASSOCIATION (ENTIRE BUILDING)	2–4	Low-rise	Household	RC	RCBAP Low-rise	RCBAP
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Single unit (Building coverage not available)	Other than household	ACV	Non-residential	General Property

MULTI-UNIT BUILDING

5 OR MORE UNITS PER BUILDING – FEWER THAN 3 FLOORS

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	BUILDING INDICATOR[1]	CONTENTS INDICATOR[2]	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM[3]
UNIT OWNER	Other residential	Single unit	Household	RC[4]	Single family for building; other residential for contents	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Single unit	Household	RC[4]	Single family for building; other residential for contents	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Other residential	Low-rise	Household	RC	RCBAP low-rise	RCBAP
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Single unit (Building coverage not available)	Other than household	ACV	Non-residential	General Property

1 When there is a mixture of residential and non-residential usage within a single building, refer to the General Rules section of this manual.

2 In determining the contents location, refer to the Rating section of this manual.

3 RCBAP 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 the General Property Form if ineligible under RCBAP.

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

TABLE 2A. CONDOMINIUM RATING CHART (continued)

HIGH-RISE RESIDENTIAL CONDOMINIUMS

MULTI-UNIT BUILDING – 5 OR MORE UNITS PER BUILDING – 3 OR MORE FLOORS[1]

PURCHASER OF POLICY	BUILDING OCCUPANCY[2]	BUILDING INDICATOR[2]	CONTENTS INDICATOR[3]	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM[4]
UNIT OWNER	Other residential	Single unit	Household	RC[5]	Single family for building; other residential for contents	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Single unit	Household	RC[5]	Single family for building; other residential for contents	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Other residential	High-rise	Household	RC	RCBAP High-rise	RCBAP

NON-RESIDENTIAL CONDOMINIUMS

PURCHASER OF POLICY	BUILDING OCCUPANCY[2]	BUILDING INDICATOR[2]	CONTENTS INDICATOR[3]	TYPE OF COVERAGE	RATING CLASSIFICATION	POLICY FORM[4]
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential	Single unit (Building coverage not available)	Other than household	ACV	Non-residential	General property
OWNER OF RESIDENTIAL CONTENTS	Single family (In a 2–4 unit building)	Single unit (Building coverage not available)	Household	ACV	Single family	Dwelling
OWNER OF RESIDENTIAL CONTENTS	Other residential (In a 5-or-more-unit building)	Single unit (Building coverage not available)	Household	ACV	Single family	Dwelling
ASSOCIATION	Non-residential	Low-rise or high-rise	Other than household	ACV	Non-residential	General property

1 Enclosure/crawlspace, 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.

2 When there is a mixture of residential and non-residential usage within a single building, refer to subsection D. Determination of Building Occupancy in the General Rules section of this manual.

3 In determining the contents location, refer to the Rating section of this manual.

4 RCBAP 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 the General Property Form if ineligible under RCBAP.

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

II. RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) FORM

The policy form used for the residential condominium buildings owned by a condominium association is the RCBAP.

III. ELIGIBILITY REQUIREMENTS

A. General Building Eligibility

In order for a condominium building 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.

The RCBAP is required for all buildings owned by a condominium association containing 1 or more residential units and in which at least 75% of the total floor area within the building is residential without regard to the number of units or number of floors. The RCBAP is available for high-rise and low-rise residential condominium buildings, including townhouse/rowhouse and detached single-family condominium buildings in the Regular Program only. (See pages CONDO 3 and 4.)

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short or long term), must be insured under 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/producer must provide legal documentation to confirm that the insured is a condominium association before the RCBAP can be written. This documentation may be a copy of the condominium association by-laws or a statement signed by an officer or representative of the condominium association confirming that the building is in a condominium form of ownership. In the event of a loss, RCBAPs written for buildings found not to be in a condominium form of ownership will be rewritten under the correct policy form for up to the maximum amount of building coverage allowed under the program for the type of building insured, not to exceed the coverage purchased under the RCBAP.

Owner associations such as a homeowners association (HOA), property owners association (POA), or other similar types of ownerships may differ from a condominium association and are therefore ineligible for the RCBAP, unless the owner association meets the definition of a condominium association as defined in the policy. Cooperative ownership buildings are not eligible. Timeshare buildings in a condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided that all other criteria are met. For additional guidance on cooperative and timeshare buildings, refer to the Other Examples of Eligible Risks subsection in the General Rules section of this manual.

If, during a policy term, the risk fails to meet the eligibility requirements due to a change in the form of ownership, it will be ineligible for coverage under the RCBAP. The policy will be canceled and rewritten using the correct Standard Flood Insurance Policy (SFIP) form. The effective date of cancellation will be the date on which the change in the form of ownership occurred.

If an RCBAP was issued for a risk that was ineligible for the RCBAP, the policy is void and the coverage must be written under the correct form. The provisions of the correct SFIP form apply. The coverage limits must be reformed according to the provisions of the correct SFIP form and cannot exceed the coverage limits originally issued under the incorrect policy. For additional guidance, refer to the Reduction of Coverage Limits or Reformation subsection in the General Rules section of this manual.

The NFIP has grouped condominium buildings into 2 different types, low-rise 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 5 or more units and at least 3 floors excluding enclosure, even if it is the lowest floor for rating.
- *Low-rise buildings* have fewer than 5 units regardless of the number of floors, or 5 or more units with fewer than 3 floors, including the basement.
- *Townhouse/rowhouse buildings* are always considered low-rise buildings for rating purposes, no matter how many units or floors they have. A townhouse/rowhouse is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

See the Definitions section in this manual for complete definitions of high-rise and low-rise buildings.

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.

As noted in the General Rules section, 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 1 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.

Where there are multiple buildings in a condominium association, a separate policy will be required for each building. Generally, only one building will be insured by an NFIP policy. The Dwelling form does provide 10 percent of the coverage to a detached garage. Otherwise, if there is more than one building, coverage will apply to the single building specifically described in the property location of the Flood Insurance Application and the Declarations.

Multiple policies with building coverage cannot be issued to insure a single building to one insured or to different insureds, even if issued through different NFIP insurers, with one exception. A Dwelling Form policy with building coverage may be issued to a unit owner in a condominium building that is also covered under the RCBAP. However, no more than $250,000 may be paid in combined coverage for a single unit under the Dwelling Form policy and the RCBAP. Items of damage paid for under one policy cannot also be claimed under another policy.

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 (RCV) 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 (ACV) of the commonly owned contents up to a maximum of $100,000 per building.

Basic Limit Amount:

1. The building basic limit amount of insurance for a detached building housing a single-family unit owned by the condominium association is $60,000.
2. 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.
3. For high-rise condominiums, the building basic amount of insurance is $175,000.
4. The contents basic limit amount of insurance is $25,000.
5. 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% 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

The RCBAP's building coverage is on a Replacement Cost valuation basis. RCV 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% 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:

$$\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times \text{Amount of Loss} = \text{Limit of Recovery}$$

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 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 Form and General Property Form do not provide assessment coverage.

Assessment coverage is available only under the Dwelling form, but it cannot be used to meet the 80% coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

The RCBAP is primary, and the Dwelling Form is considered excess after the RCBAP limits are exhausted. However, the Dwelling Form will respond to a loss assessment resulting from the coinsurance penalty under the RCBAP even if the RCBAP limits have not been exhausted. The coverage combination cannot exceed the maximum coverage limits available for a single-family dwelling.

In addition, assessment coverage cannot be used to pay a loss assessment resulting from a deductible under the RCBAP.

For more information on this topic, see “E. Loss Assessments” in the General Rules section.

V. DEDUCTIBLES AND FEES

As with other SFIP forms, the following fees apply to the RCBAP: the ICC Premium, Reserve Fund Assessment, Probation Surcharge (if applicable), the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge, and the Federal Policy Fee. Currently, the Reserve Fund Assessment is 15 percent of the total premium, and the HFIAA surcharge is $250.

A. Deductibles

The NFIP minimum deductibles vary based on the policy rating and the amount of coverage purchased. Deductibles apply separately to building coverage and to contents coverage. For optional deductible amounts and deductible factors, see Table 7 in this section.

B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	$50	per policy
2–4 units	$150	per policy
5–10 units	$400	per policy
11–20 units	$800	per policy
21 or more units	$2,000	per policy

VI. PRE-FIRM RATING GUIDANCE

A. Pre-FIRM Subsidized Rate Eligibility

Pre-FIRM policies that lapsed and are reinstated by means of a new application and were eligible for Pre-FIRM subsidized rates will not be eligible for this subsidy under the following conditions:

- The insured reinstates coverage on a building that was previously covered by a Standard Flood Insurance Policy (SFIP) that expired or was canceled;
- One or more of the named insureds on the new policy was either a named insured on the expired or canceled policy or had an ownership interest in the building at the time the policy expired or was canceled;
- The coverage was reinstated with premium received:
  - More than 90 days after prior policy expiration or cancellation where the named insured has maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; *or*
  - More than 30 days after the prior policy expiration or cancellation date, where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; *and*
- The policy expiration or cancellation was for a reason other than that:
  - the insured was no longer legally required to obtain and maintain flood insurance; *or*
  - the insured property was in a community that was suspended from the NFIP and the policy was reinstated within 180 days of reinstatement of the community as a participant in the NFIP.

Refer to the guidance in Table 2B to determine whether Pre-FIRM Subsidized Rates can be used.

B. Pre-FIRM Rate Table Hierarchy

If the property is eligible for Pre-FIRM subsidized rates, refer to the guidance below and Table 2C to determine which Pre-FIRM subsidized rate table to use.

- **Table 4B – Pre-FIRM SRL:** Use for all Low-Rise Condominium Pre-FIRM SRL properties.
- **Table 3B or 4C – Pre-FIRM Substantially Improved Buildings:** Use for Pre-FIRM High-Rise or Low-Rise buildings that are substantially improved on or after April 1, 2015.

Full-risk rates should always be used for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Pre-FIRM subsidized rates should be utilized for Pre-FIRM buildings when more favorable than a full-risk rate or when insufficient information is submitted to determine a full-risk rate.

VII. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates may be applied to rate the RCBAP. The Scheduled Building Policy is not available for the RCBAP. For additional guidance on tentative rates, refer to the General Rules section of this manual.

VIII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15%, will be reduced to 5% on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times $2,000.

IX. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES

Unit owners' policies written under the Dwelling Form may be canceled mid-term for the reasons mentioned in the Cancellation/Nullification section of this manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a general change request. In the event of a cancellation:

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

TABLE 2B. PRE-FIRM SUBSIDIZED RATES INELIGIBILITY DETERMINATION [1,2]

WAS THERE A PRIOR NFIP POLICY FOR THIS PROPERTY IN APPLICANT'S NAME?	WAS THE PRIOR NFIP POLICY REQUIRED BY A LENDER?	DID THE PRIOR NFIP POLICY LAPSE WHILE REQUIRED BY A LENDER?	WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION?	WAS THE COMMUNITY REINSTATED WITHIN THE LAST 180 DAYS?	ELIGIBLE FOR PRE-FIRM SUBSIDIZED RATES
YES	YES	YES	YES	NO	**NO**
YES	YES	YES	NO	YES	**NO**
YES	YES	YES	NO	NO	**NO**

1 Use this table for all applications for Pre-FIRM buildings.

2 Also use this table for policy reinstatements by means of renewal, where coverage has lapsed more than 30 days after the prior policy expiration or cancellation date, and where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date.

TABLE 2C. CONDOMINIUM PRE-FIRM RATE TABLE HIERARCHY

PRE-FIRM	PRE-FIRM SRL	PRE-FIRM SUBSTANTIALLY IMPROVED	HIGH-RISE TABLE FOR RATING	LOW-RISE TABLE FOR RATING
YES	YES	NO	**N/A**	**4B**
YES	NO	YES	**3B**	**4C**
YES	YES	YES	**N/A**	**4B**

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

An existing policy written under the Dwelling Form or RCBAP Form may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

X. APPLICATION FORM

The agent/producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach 2 new photographs that show the front and back of the building and that were taken and dated within 90 days of the submission date. The photographs must confirm the building's description, and at least 1 photograph must clearly show the location of the lowest floor used for rating the risk.

A. Type of Building

For an RCBAP, the "Building" section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high-rise or low-rise.

High-rise (vertical) condominium buildings are defined as containing at least 5 units and having at least 3 floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having fewer than 5 units and/or fewer than 3 floors. Low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single-family buildings.

For a Dwelling Form used to insure a condominium unit, see the Application section of this manual.

B. Replacement Cost Value

For an RCBAP, use normal company practice to estimate the RCV and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property valuation report that states the value of the building, including its foundation, on an RCV basis. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain reasonable accuracy of the RCV for the building, the agent/producer must update this information and provide it to the insurer at least every 3 years. (See sample notification letter regarding updating RCV on page CONDO 9.)

C. Coverage

Ensure that the "Coverage and Rating" section of the Application accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, inform the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

1. Building

   Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits.

   The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of $175,000.

   The building Basic Limit amount of insurance for low-rise condominium buildings is $60,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed $250,000 (Regular Program limit) times the total number of units (residential and non-residential) in the building.

2. Contents

   Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic Limits before any Additional Limits. Contents coverage purchased by the association is for only those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of $25,000 may be filled in. For the Additional Limits, up to a total of $75,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed $100,000.

Sample RCV Notification Letter

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Agent's Name:

Agent's Address:

Re: Insured's Name:

Property Address:

Policy Number:

Dear Agent:

The letter is to inform you that the Replacement Cost Value (RCV) on file for the building referenced above, insured under the Residential Condominium Building Association Policy (RCBAP), must now be updated. The National Flood Insurance Program (NFIP) requires that the RCV be evaluated every 3 years; it has been at least 3 years since the RCV for the building has been updated.

The RCV as currently listed on the above-referenced policy is <INSERT CURRENT RCV>. The amount of building coverage on the policy is <INSERT CURRENT BUILDING COVERAGE>.

If the RCV indicated above needs to be revised, you must provide new documentation showing the revised RCV. Acceptable documentation of the building's RCV is a recent property valuation report that states the building's value, including the foundation, on an RCV basis.

If the RCV has not changed, you must provide either new RCV documentation or a statement signed by an officer or a representative of the Condominium Association confirming that the RCV is still valid.

Please be aware that to the extent that the amount of building coverage on the policy is not in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of a loss or the maximum amount of insurance available under the NFIP, the Condominium Association may not be fully reimbursed for the loss.

If you have any questions about the information in this letter, please contact < INSERT CONTACT NAME AND TELEPHONE NUMBER>.

cc: Insured, Lender

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM[1, 2, 3]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	1.04 / .30	1.34 / .72	1.23 / .067	1.23 / .067	1.77 / .31
WITH BASEMENT	1.12 / .40	1.42 / 1.51	1.49 / .090	1.49 / .090	SUBMIT FOR RATE
WITH ENCLOSURE	1.12 / .30	1.42 / .74	1.29 / .067	1.29 / .067	
ELEVATED ON CRAWLSPACE	1.04 / .30	1.34 / .72	1.23 / .067	1.23 / .067	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.04 / .30	1.34 / .72	1.23 / .067	1.23 / .067	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM[1, 2, 3]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.18 / 1.30	1.52 / 3.13	2.04 / .76	2.04 / .76	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.18 / 1.55	1.52 / 3.68	2.04 / .87	2.04 / .87	
LOWEST FLOOR ONLY – ABOVE GROUND LEVEL	1.18 / 1.55	1.52 / 3.68	1.61 / .80	1.61 / .80	1.22 / .39
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.18 / 1.07	1.52 / 3.24	1.61 / .51	1.61 / .51	1.00 / .24
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12	.35 / .12	.35 / .12

BUILDING — A1–A30, AE · POST-FIRM[4]

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[4, 5]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[4, 5]
+4	.33 / .044	.33 / .044
+3	.36 / .044	.34 / .044
+2	.49 / .044	.40 / .044
+1	.89 / .059	.56 / .059
0	1.77 / .072	1.44 / .072
−1[6, 7]	6.10 / .168	3.48 / .144
−2	SUBMIT FOR RATE	

CONTENTS — A1–A30, AE · POST-FIRM[4]

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[5])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[5])	BASEMENT/ENCLOSURE/ CRAWLSPACE[5] AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 /.12
+3	.38 / .12	.38 / .12	.38 / .12	.35 /.12
+2	.40 / .12	.38 / .12	.38 / .12	.35 /.12
+1	.57 / .12	.38 / .12	.38 / .12	.35 /.12
0	1.17 / .12	.69 / .12	.41 / .12	.35 /.12
−1[6, 7]	3.04 / .46	1.53 / .30	.65 / .14	.35 /.12
−2	SUBMIT FOR RATE			.35 /.12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to the Pre-FIRM rating hierarchy guidance and chart in Table 2C to determine which Pre-FIRM rate table to use.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

4 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

5 Includes subgrade crawlspace.

6 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

7 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015[1, 2, 3]

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM		
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	1.35 / .37	1.72 / .92	1.23 / .067
WITH BASEMENT	1.43 / .52	1.83 / 1.96	1.49 / .090
WITH ENCLOSURE	1.43 / .37	1.83 / .95	1.29 / .067
ELEVATED ON CRAWLSPACE	1.35 / .37	1.72 / .92	1.23 / .067
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.35 / .37	1.72 / .92	1.23 / .067

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM		
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.52 / 1.65	1.96 / 4.00	2.04 / .76
ENCLOSURE/CRAWLSPACE AND ABOVE	1.52 / 1.96	1.96 / 4.71	2.04 / .87
LOWEST FLOOR ONLY – ABOVE GROUND LEVEL	1.52 / 1.96	1.96 / 4.71	1.61 / .80
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.52 / 1.36	1.96 / 4.15	1.61 / .51
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12

1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2C to determine which Pre-FIRM rate table to use.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS[1]

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[2]	.55 /.054	.42 /.13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[3, 8]	1.79 /.087	.94 /.15

POST-FIRM UNNUMBERED A ZONE
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[1,4]

ELEVATION DIFFERENCE	BUILDING	CONTENTS[5]	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 /.070	.34 /.11	NO BASE FLOOD ELEVATION[6]
+2 TO +4	1.69 /.082	.72 /.14	
+1	2.86 /.190	1.42 /.16	
0 OR BELOW	***	***	
+2 OR MORE	.75 /.058	.34 /.11	WITH BASE FLOOD ELEVATION[7]
0 TO +1	1.77 /.082	1.18 /.12	
−1	5.90 /.240	2.76 /.16	
−2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE[8]	7.90 /1.30	3.52 /.80	NO ELEVATION CERTIFICATE

1 Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

2 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

3 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.

4 Pre-FIRM buildings in Unnumbered A Zones with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.

5 For elevation-rated policies, when contents are located 1 floor or more above the lowest floor used for rating, use .35/.12.

6 NO BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

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

8 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

***Use the Specific Rating Guidelines (SRG) manual.**

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES

BUILDING – PRE-FIRM[1] AND POST-FIRM NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.23 /.067
With Basement	1.49 /.090
With Enclosure	1.29 /.067
Elevated on Crawlspace	1.23 /.067
Non-Elevated with Subgrade Crawlspace	1.23 /.067

CONTENTS – PRE-FIRM[1] AND POST-FIRM NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	2.04 /.76
Enclosure/Crawlspace and above	2.04 /.87
Lowest floor only – above ground level	1.61 /.80
Lowest floor above ground level and higher floors	1.61 /.51
Above ground level more than 1 full floor	.35 /.12

BUILDING – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[2]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[2]
+4	.33 /.044	.33 /.044
+3	.36 /.044	.34 /.044
+2	.49 /.044	.40 /.044
+1	.89 /.059	.56 /.059
0	1.23 /.067	1.44 /.072
−1[3]	SEE FOOTNOTE 3	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE[2])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE[2])	BASEMENT/ENCLOSURE/CRAWLSPACE[2] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.40 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.57 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.17 /.12	.69 /.12	.41 /.12	.35 /.12
−1[3]	SEE FOOTNOTE 3			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.

2 Includes subgrade crawlspace.

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

TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES [1]

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

REGULAR PROGRAM — 1975–1981[2] POST-FIRM CONSTRUCTION[3]
FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4, 5]	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE[4, 5]
0[6]	4.31 / .25	4.08 / .25
−1[7]	12.91 / .94	6.80 / .72
−2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[4] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0[6]	4.47 / 1.51	3.42 / 1.43	2.07 /1.27	.56 / .25
−1[7]	9.79 / 7.34	6.80 / 6.49	2.44 /1.32	.56 / .25
−2	***	***	***	***

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-’81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.

4 Includes subgrade crawlspace.

5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

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

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

***Use the SRG manual.**

REGULAR PROGRAM 1975–1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE — ELEVATED BUILDINGS

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1, 2, 3]

For Pre-FIRM 1-4 Family SRL property renewals, use Table 4B.

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.85 / .84	1.18 /1.58	1.15 /2.13	1.52 /3.91	.78 / .22	1.26 / .39
	WITH BASEMENT	.93 /1.03	1.18 /1.58	1.23 /3.68	1.52 /3.68	.85 / .32	1.43 / .48
	WITH ENCLOSURE	.93 /1.23	1.18 /1.58	1.23 /4.01	1.52 /4.01	.85 / .36	1.43 / .57
	ELEVATED ON CRAWLSPACE	.85 / .84	1.18 /1.58	1.15 /2.13	1.52 /3.91	.78 / .22	1.26 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.85 / .84	1.18 /1.58	1.15 /2.13	1.52 /3.91	.78 / .22	1.26 / .39

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

	FIRM ZONES:	A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.78 / .22	1.26 / .39	1.71 / .31	1.22 / .39
	WITH BASEMENT	.85 / .32	1.43 / .48	***	***
	WITH ENCLOSURE	.85 / .36	1.43 / .57	***	***
	ELEVATED ON CRAWLSPACE	.78 / .22	1.26 / .39	1.71 / .31	1.22 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.78 / .22	1.26 / .39	1.71 / .31	1.22 / .39

FIRM ZONES:	AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY[4])	
	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[5]	.29 / .08	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[6, 7]	1.58 / .17	.84 / .15

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to the Pre-FIRM rating hierarchy guidance and chart in Table 2C to determine which Pre-FIRM rate table to use.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

4 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

5 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

6 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.

7 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

***Use the SRG manual.**

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1–4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES[1]
(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[2, 3, 4]

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.18 / 1.28	1.63 / 2.38	1.57 / 3.25	2.08 / 5.96	.78 / .22	1.26 / .39
	WITH BASEMENT	1.27 / 1.57	1.63 / 2.00	1.68 / 5.61	2.08 /5.60	.85 / .32	1.43 / .48
	WITH ENCLOSURE	1.27 / 1.87	1.63 / 2.05	1.68 / 6.12	2.08 / 6.11	.85 / .36	1.43 / .57
	ELEVATED ON CRAWLSPACE	1.18 / 1.28	1.63 / 2.38	1.57 / 3.25	2.08 / 5.96	.78 / .22	1.26 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.18 / 1.28	1.63 / 2.38	1.57 / 3.25	2.08 / 5.96	.78 / .22	1.26 / .39

1 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

2 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

3 Refer to Table 2C, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.

4 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015[1, 2, 3]

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.11 /1.08	1.52 /2.03	1.47 /2.75	1.96 /5.05	.78 / .22	1.26 / .39
	WITH BASEMENT	1.18 /1.33	1.52 /1.70	1.58 /4.75	1.96 /4.75	.85 / .32	1.43 / .48
	WITH ENCLOSURE	1.18 /1.58	1.52 /1.75	1.58 /5.17	1.96 /5.17	.85 / .36	1.43 / .57
	ELEVATED ON CRAWLSPACE	1.11 /1.08	1.52 /2.03	1.47 /2.75	1.96 /5.05	.78 / .22	1.26 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.11 /1.08	1.52 /2.03	1.47 /2.75	1.96 /5.05	.78 / .22	1.26 / .39

1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Table 2B in this section of the manual, Pre-FIRM Subsidized Rate Ineligibility Determination to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2C to determine which Pre-FIRM rate table to use.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES [1]

(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 THE BFE[2]	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[3]
+4	.20 / .08	.19 / .08	.19 / .08
+3	.25 / .08	.20 / .08	.22 / .08
+2	.34 / .08	.26 / .08	.25 / .08
+1	.61 / .10	.42 / .09	.32 / .09
0	1.50 / .16	1.04 / .11	.55 / .10
−1[4]	3.83 / .34	2.69 / .25	.72 / .11
−2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[3] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.49 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.00 /.12	.69 /.12	.41 /.12	.35 /.12
−1[4]	2.48 /.46	1.53 /.30	.65 /.14	.35 /.12
−2	***	***	***	.35 /.12

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is –1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

3 Includes subgrade crawlspace.

4 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

***Use the SRG manual.**

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE[1, 2]

ELEVATION DIFFERENCE	BUILDING	CONTENTS[3]	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.53 / .09	.44 / .12	NO BASE FLOOD ELEVATION[4]
+2 TO +4	1.53 / .12	.74 / .12	
+1	3.03 / .23	1.53 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.53 / .09	.44 / .12	WITH BASE FLOOD ELEVATION[5]
0 TO +1	1.32 / .16	1.17 / .13	
−1	5.05 / .50	2.75 / .17	
−2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE[6]	6.38 / 1.30	3.94 / .90	NO ELEVATION CERTIFICATE

1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures in the Rating section of this manual.

2 Pre-FIRM buildings with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.

3 For elevation-rated policies, when contents are located 1 floor or more above lowest floor used for rating, use .35/.12.

4 NO BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

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

6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

***Use the SRG manual.**

TABLE 4F. 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] AND POST-FIRM NOT ELEVATION-RATED RATES

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.78 / .22	1.26 / .39
WITH BASEMENT	.85 / .32	1.43 / .48
WITH ENCLOSURE	.85 / .36	1.43 / .57
ELEVATED ON CRAWLSPACE	.78 / .22	1.26 / .39
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.78 / .22	1.26 / .39

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[2]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[2]
+4	.20 / .08	.19 / . 08	.19 / .08
+3	.25 / .08	.20 / .08	.22 / .08
+2	.34 / .08	.26 / .08	.25 / .08
+1	.61 / .10	.42 / .09	.32 / .09
0	.78 / .22	.78 / .22	.55 / .10
−1[3]	SEE FOOTNOTE 3		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE[2])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	BASEMENT/ENCLOSURE/ CRAWLSPACE[2] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.49 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.00 / .12	.69 / .12	.41 / .12	.35 / .12
−1[3]	SEE FOOTNOTE 3			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.

2 Includes subgrade crawlspace.

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

TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES [1]

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION[2, 3]
FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[4]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[4]
0[5]	4.31 / .80	3.45 / .80	2.98 / .80
−1[6]	7.42 / 3.88	6.79 / 3.88	4.85 / 3.52
−2	***	***	***

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION[2, 3]
FIRM ZONES V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[4])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[4] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0[5]	4.47 / 1.51	3.42 / 1.43	2.07 / 1.27	.56 / .25
−1[6]	9.79 / 7.34	6.80 / 6.49	2.44 / 1.32	.56 / .25
−2	***	***	***	.56 / .25

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-’81 V Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.

4 Includes subgrade crawlspace.

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

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

***Use the SRG manual.**

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 RATES[1] ELEVATED BUILDINGS FREE OF OBSTRUCTION[2] BELOW THE BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE[3]	BUILDING RATE	CONTENTS RATE
+4 or more	1.06	.64
+3	1.21	.67
+2	1.64	1.00
+1	2.23	1.41
0	2.81	1.83
−1	3.39	2.48
−2	4.11	3.41
−3	5.02	4.34
−4 or lower	***	***

Rates above are only for elevated buildings. Use the *Specific Rating Guidelines* for non-elevated buildings.

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

2 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

a. Insect screening, provided that no additional supports are required for the screening; *or*

b. Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or*

c. Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.

d. One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

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

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

***Use the SRG manual.**

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 OBSTRUCTION[3] BELOW THE BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE[4]	BUILDING RATE	CONTENTS RATE
+4 or more	1.94	.83
+3	2.08	.88
+2	2.46	1.19
+1	2.81	1.50
0	3.36	1.95
−1[5]	4.18	2.54
−2[5]	4.93	3.49
−3[5]	5.79	4.47
−4 or lower[5]	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

3 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See the Rating section of this manual for details.

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

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

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.

***Use the SRG manual.**

TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER $100 OF COVERAGE

1981 POST-FIRM V-ZONE RATES

SUBMIT FOR RATING

TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

INCREASED COST OF COMPLIANCE (ICC) COVERAGE

All Except Submit-for-Rate Policies[1]

Premiums for $30,000 ICC Coverage

CONDO RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	RCBAP ICC PREMIUM
Table 3A	A, AE, A1–A30, AO, AH, V, VE, and V1–V30	Pre-FIRM subsidized High Rise (HR) rated without elevation	N/A	$70
	A99, B, C, and X	All HR	N/A	$5
	D	Post-FIRM HR No Basement/Enclosure	N/A	$5
	A, AE, A1–A30, AO, AH, V, VE, and V1–V30	All HR full-risk rated with elevation	> −2	$5
Table 3B	A, AE, A1–A30, AO, AH, V, VE, and V1–V30	All HR	N/A	$70
Table 3C	AO and AH	All Post-FIRM HR No Basement/ Enclosure or Pre-FIRM Optional Rating	Any	$5
	Unnumbered A	Post-FIRM No Basement/Enclosure HR and All Pre-FIRM HR Optional Rating	> 0 With no BFE, or > −2 with BFE	$5
Table 3D	AR and AR Dual	All HR rated without elevation	N/A	$5
	AR and AR Dual	All HR rated with elevation	> −1	$5
Table 3E	('75-'81) VE, V1–V30	All HR	> −2	$30
Table 4A	A, AE, A1-A30, AO, AH, V, VE, and V1–V30	Pre-FIRM LR rated without elevation	N/A	$70
	A99, B, C, and X	All LR	N/A	$5
	AO, AH, and D	Post-FIRM LR No Basement/Enclosure or Pre-FIRM Optional Rating	Any	$5
Table 4B (SRL)	A, AE, A1-A30, AO, AH, V, VE, and V1–V30	Pre-FIRM subsidized LR rated without elevation	N/A	$70
Table 4C (substantial improvement)	A, AE, A1-A30, AO, AH, V, VE, and V1–V30	Pre-FIRM subsidized LR rated without elevation	N/A	$70
Table 4D	AE, A1–A30	Post-FIRM LR and Pre-FIRM LR Optional Rating	> −2	$5
Table 4E	Unnumbered A	Post-FIRM No Basement/Enclosure LR and All Pre-FIRM HR Optional Rating	> 0 With no BFE, or > −2 with BFE	$5
Table 4F	AR and AR Dual	All LR rated without elevation	N/A	$5
	AR and AR Dual	All LR rated with elevation	> −1	$5
Table 4G	('75–'81) VE, V1–V30	All LR	> −2	$30
Table 5A	(Post '81) VE, V1–V30	Post-FIRM LR and LR Elevated no enclosure and Pre-FIRM HR and LR Elevated no enclosure and Post-FIRM '75–'81	> −4	$18
Table 5B	(Post '81) VE, V1–V30	Post-FIRM LR and LR Elevated with enclosure and Pre-FIRM LR and LR Elevated with enclosure and Post-FIRM '75–'81	> −4	$18

1 Use the ICC Premium Table contained in the *Specific Rating Guidelines* manual.

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES[1]

CATEGORY 1 – LOW-RISE CONDOMINIUM BUILDING-AND-CONTENTS POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2–4 UNITS		5 OR MORE UNITS	
BUILDING/CONTENTS	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[2]	N/A	1.000[2]	N/A	1.000[2]	N/A
$1,250/$1,250	.980	N/A	.990	N/A	.995	N/A
$1,500/$1,500	.965	1.050[2]	.980	1.025[2]	.990	1.025[2]
$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	.600	.650	.735	.765	.840	.860
$25,000/$25,000	.500	.550	.635	.665	.740	.760

CATEGORY 2 – LOW-RISE CONDOMINIUM BUILDING-ONLY POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2–4 UNITS		5 OR MORE UNITS	
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
$1,000	1.000[2]	N/A	1.000[2]	N/A	1.000[2]	N/A
$1,250	.980	N/A	.990	N/A	.995	N/A
$1,500	.965	1.050[2]	.975	1.040[2]	.985	1.025[2]
$2,000	.925	1.000	.950	1.000	.970	1.000
$3,000	.865	.935	.910	.960	.940	.970
$4,000	.815	.880	.870	.920	.920	.950
$5,000	.765	.830	.835	.880	.900	.930
$10,000	.630	.685	.650	.690	.830	.860
$25,000	.530	.580	.550	.585	.730	.760

CATEGORY 3 – HIGH-RISE CONDOMINIUM POLICIES, BUILDING-AND-CONTENTS AND BUILDING-ONLY

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

BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
$1,000/ $1,000	1.000[2]	N/A	N/A
$1,250/ $1,250	.995	N/A	$14
$1,500/ $1,500	.990	1.025[2]	$28
$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
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
$1,000	1.000[2]	N/A	N/A
$1,250	.995	N/A	$13
$1,500	.985	1.025[2]	$27
$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

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

2 Only available if building coverage is $100,000 or less.

TABLE OF CONTENTS

EXAMPLE		PAGE
Example 1	Pre-FIRM, Low-rise, with Enclosure, Coinsurance Penalty, Zone A	CONDO 28
Example 2	Pre-FIRM, Low-rise, No Basement/Enclosure, Zone AE	CONDO 29
Example 3	Pre-Firm, Low-Rise, No Basement/Enclosure, Zone AE, Building	CONDO 30
Example 4	Post-FIRM, Low-rise, Coinsurance Penalty, Zone AE	CONDO 31
Example 5	Post-FIRM, Low-rise, Zone AE	CONDO 32
Example 6	Pre-FIRM, High-rise, Coinsurance Penalty, Zone A	CONDO 33
Example 7	Pre-FIRM, High-rise, Basement, Maximum Deductible Discount, Zone AE	CONDO 34
Example 8	Post-FIRM, High-rise, Maximum Deductible Discount, Zone AE	CONDO 35
Example 9	Pre-FIRM, High-rise, Enclosure, Maximum Deductible Discount, Coinsurance Penalty, Zone AE	CONDO 36

CONDOMINIUM RATING EXAMPLE 1
PRE-FIRM, LOW-RISE, WITH ENCLOSURE, COINSURANCE PENALTY, ZONE A

REGULAR PROGRAM:

- Building Coverage: $140,000
- Contents Coverage: $100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Replacement Cost: $600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $480,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $428
- Probation Surcharge: N/A
- HFIAA Surcharge: RCBAP $250
- Federal Policy Fee $400

DETERMINED RATES:

Building: .93 / 1.23 Contents: 1.18 / 1.58

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $600,000

DEDUCTIBLE: BUILDING $2,000 CONTENTS $2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$140,000	$140,000	.93	$1,302	$0	1.23	$0	$0	$1,302
CONTENTS	$100,000	$25,000	1.18	$295	$75,000	1.58	$1,185	$0	$1,480

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

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

ANNUAL SUBTOTAL	$2,782
ICC PREMIUM	$70
SUBTOTAL	$2,852
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$2,852
RESERVE FUND ____ %	$428
SUBTOTAL	$3,280
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$400
TOTAL AMOUNT DUE	**$3,930**

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

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $1,302 / Contents: $1,480
2. Apply Deductible Factor: Building: 1.000 × $1,302 = $1,302 / Contents: 1.000 × $1,480 = $1,480
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $2,782
5. Add ICC Premium: $70
6. Subtotal: $2,852
7. Subtract CRS Discount: N/A
8. Subtotal: $2,852
9. Add Reserve Fund Assessment: $428 (15%)
10. Subtotal: $3,280
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $400
14. **Total Amount Due: $3,930**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

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

(Coinsurance Penalty applies because minimum insurance amount of $480,000 was not met.)

CONDOMINIUM RATING EXAMPLE 2
PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $480,000
- Contents Coverage: $50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Replacement Cost: $600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $480,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $724
- Probation Surcharge: N/A
- HFIAA Surcharge: RCBAP $250
- Federal Policy Fee $400

DETERMINED RATES:

Building: .85 / .84 Contents: 1.18 / 1.58

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $600,000

DEDUCTIBLE: BUILDING $2,000 CONTENTS $2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$480,000	$360,000	.85	$3,060	$120,000	.84	$1,008	$0	$4,068
CONTENTS	$50,000	$25,000	1.18	$295	$25,000	1.58	$395	$0	$690

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

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

ANNUAL SUBTOTAL	$4,758
ICC PREMIUM	$70
SUBTOTAL	$4,828
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$4,828
RESERVE FUND ____ %	$724
SUBTOTAL	$5,552
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$400
TOTAL AMOUNT DUE	**$6,202**

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

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $4,068 / Contents: $690
2. Apply Deductible Factor: Building: 1.00 × $4,068 = $4,068 / Contents: 1.00 × $690 = $690
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $4,758
5. Add ICC Premium: $70
6. Subtotal: $4,828
7. Subtract CRS Discount: N/A
8. Subtotal: $4,828
9. Add Reserve Fund Assessment: $724 (15%)
10. Subtotal: $5,552
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $400
14. **Total Amount Due: $6,202**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

CONDOMINIUM RATING EXAMPLE 3
PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE, BUILDING SUBSTANTIALLY IMPROVED

REGULAR PROGRAM:

- Building Coverage: $1,000,000
- Contents Coverage: $40,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: 2–4 Family
- Number of Units: 4
- Date of Construction: Pre-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Replacement Cost: $1,200,000
- Elevation Difference: N/A
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $1,744
- Probation Surcharge: N/A
- HFIAA Surcharge: RCBAP $250
- Federal Policy Fee $150

DETERMINED RATES:

Building: 1.11 / 1.08 Contents: 1.52 / 2.03

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $1,200,000

DEDUCTIBLE: BUILDING $2,000 CONTENTS $2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$1,000,000	$240,000	1.11	$2,664	$760,000	1.08	$8,208	$0	$10,872
CONTENTS	$40,000	$25,000	1.52	$380	$15,000	2.03	$305	$0	$685

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

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

ANNUAL SUBTOTAL	$11,557
ICC PREMIUM	$70
SUBTOTAL	$11,627
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$11,627
RESERVE FUND ____ %	$1,744
SUBTOTAL	$13,371
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$150
TOTAL AMOUNT DUE	**$13,771**

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $10,872 / Contents: $685
2. Apply Deductible Factor: Building: 1.000 × $10,872 = $10,872 / Contents: 1.000 × $685 = $685
3. Premium Reduction: Building: $0 / Contents: $0
4. Annual Subtotal: $11,557
5. Add ICC Premium: $70
6. Subtotal: $11,627
7. Subtract CRS Discount: N/A
8. Subtotal: $9,368
9. Add Reserve Fund Assessment: $1,744 (15%)
10. Subtotal: $13,371
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $150
14. **Total Amount Due: $13,771**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Coinsurance Penalty does not apply as the maximum amount of insurance was purchased.

CONDOMINIUM RATING EXAMPLE 4
POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $750,000
- Contents Coverage: $100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: $1,500/$1,500
- Deductible Factor: .990
- Replacement Cost: $1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: $896,000
- ICC Premium: $5 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $496
- Probation Surcharge: N/A
- HFIAA Surcharge: $250
- Federal Policy Fee $800

DETERMINED RATES:

Building: .42 / .09 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $1,120,000

DEDUCTIBLE: BUILDING $1,500 CONTENTS $1,500

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS: AMOUNT OF INSURANCE	BASIC LIMITS: RATE	BASIC LIMITS: ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY): AMOUNT OF INSURANCE	ADDITIONAL LIMITS: RATE	ADDITIONAL LIMITS: ANNUAL PREMIUM	DEDUCTIBLE: PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$750,000	$750,000	.42	$3,150	$0	.09	$0	–$32	$3,118
CONTENTS	$100,000	$25,000	.38	$95	$75,000	.12	$90	–$2	$183

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

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

ANNUAL SUBTOTAL	$3,301
ICC PREMIUM	$5
SUBTOTAL	$3,306
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$3,306
RESERVE FUND ____ %	$496
SUBTOTAL	$3,802
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$800
TOTAL AMOUNT DUE	**$4,852**

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

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $3,150 / Contents: $185
2. Apply Deductible Factor: Building: .990 × $3,150 = $3,118 / Contents: .990 × $185 = $183
3. Premium Reduction: Building: $3,150 – $3,118 = $32 / Contents: $185 – $183 = $2
4. Annual Subtotal: $3,301
5. Add ICC Premium: $5
6. Subtotal: $3,306
7. Subtract CRS Discount: N/A
8. Subtotal: $3,306
9. Add Reserve Fund Assessment: $496 (15%)
10. Subtotal: $3,802
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $800
14. **Total Amount Due: $4,852**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

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

(Coinsurance Penalty applies because minimum insurance amount of $896,000 was not met.)

CONDOMINIUM RATING EXAMPLE 5
POST-FIRM, LOW-RISE, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $600,000
- Contents Coverage: $15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, Townhouse, No Basement/Enclosure
- Deductible: $2,000/$2,000
- Deductible Factor: .975
- Replacement Cost: $600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: $480,000
- ICC Premium: $5 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $174
- Probation Surcharge: N/A
- HFIAA Surcharge: RCBAP $250
- Federal Policy Fee $400

DETERMINED RATES:

Building: .26 / .08 Contents: .38 / .12

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $600,000

DEDUCTIBLE: BUILDING $2,000 CONTENTS $2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$600,000	$360,000	.26	$936	$240,000	.08	$192	–$28	$1,100
CONTENTS	$15,000	$15,000	.38	$57	$0	.12	$0	–$1	$56

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

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

ANNUAL SUBTOTAL	$1,156
ICC PREMIUM	$5
SUBTOTAL	$1,161
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$1,161
RESERVE FUND ____ %	$174
SUBTOTAL	$1,335
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$400
TOTAL AMOUNT DUE	**$1,985**

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

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $1,128 / Contents: $57
2. Apply Deductible Factor: Building: .975 × $1,128 = $1,100 / Contents: .975 × $57 = $56
3. Premium Reduction: Building: $1,128 – $1,100 = $28 / Contents: $57 – $56 = $1
4. Annual Subtotal: $1,156
5. Add ICC Premium: $5
6. Subtotal: $1,161
7. Subtract CRS Discount: N/A
8. Subtotal: $1,161
9. Add Reserve Fund Assessment: $174 (15%)
10. Subtotal: $1,335
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $400
14. **Total Amount Due: $1,985**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

CONDOMINIUM RATING EXAMPLE 6
PRE-FIRM, HIGH-RISE, COINSURANCE PENALTY, ZONE A

REGULAR PROGRAM:

- Building Coverage: $1,110,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: $2,000/$2,000
- Deductible Factor: 1.000
- Replacement Cost: $1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $1,200,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%
- Reserve Fund Assessment $652
- Probation Surcharge: N/A
- HFIAA Surcharge: RCBAP $250
- Federal Policy Fee $2,000

DETERMINED RATES:

Building: 1.04 / .30 Contents: 1.18 / 1.07

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $1,500,000

DEDUCTIBLE: BUILDING $2,000 CONTENTS $2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS: AMOUNT OF INSURANCE	BASIC LIMITS: RATE	BASIC LIMITS: ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY): AMOUNT OF INSURANCE	ADDITIONAL LIMITS: RATE	ADDITIONAL LIMITS: ANNUAL PREMIUM	DEDUCTIBLE: PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$1,110,000	$175,000	1.04	$1,820	$935,000	.30	$2,805	$0	$4,625
CONTENTS	$100,000	$25,000	1.18	$295	$75,000	1.07	$803	$0	$1,098

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

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

ANNUAL SUBTOTAL	$5,723
ICC PREMIUM	$70
SUBTOTAL	$5,793
CRS PREMIUM DISCOUNT ____ %	–$1,448
SUBTOTAL	$4,345
RESERVE FUND ____ %	$652
SUBTOTAL	$4,997
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$2,000
TOTAL AMOUNT DUE	**$7,247**

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

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $4,625 / Contents: $1,098
2. Apply Deductible Factor: Building: 1.000 × $4,625 = $4,625 / Contents: 1.000 × $1,098 = $1,098
3. Premium Reduction/Increase: Building: $0 / Contents: $0
4. Annual Subtotal: $5,723
5. Add ICC Premium: $70
6. Subtotal: $5,793
7. Subtract CRS Discount: –$1,448 (25%)
8. Subtotal: $4,345
9. Add Reserve Fund Assessment: $652 (15%)
10. Subtotal: $4,997
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $2,000
14. **Total Amount Due: $7,247**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

$$\frac{\text{(Insurance Carried) } \$1{,}110{,}000}{\text{(Insurance Required) } \$1{,}200{,}000} \times \text{(Amount of Loss) } \$200{,}000 = \text{(Limit of Recovery) } \$185{,}000 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of $1,200,000 was not met.)

CONDOMINIUM RATING EXAMPLE 7
PRE-FIRM, HIGH-RISE, BASEMENT, MAXIMUM DEDUCTIBLE DISCOUNT, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $3,000,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: $5,000/$5,000
- Deductible Factor: .940 (Maximum Total Discount of $221 applies)
- Replacement Cost: $3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $3,000,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%
- Reserve Fund Assessment: $1,941
- Probation Surcharge: N/A
- HFIAA Surcharge: RCBAP $250
- Federal Policy Fee: $2,000

DETERMINED RATES:

Building: 1.12 / .40 Contents: 1.18 / 1.30

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $3,750,000

DEDUCTIBLE: BUILDING $5,000 CONTENTS $5,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS: AMOUNT OF INSURANCE	BASIC LIMITS: RATE	BASIC LIMITS: ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY): AMOUNT OF INSURANCE	ADDITIONAL LIMITS: RATE	ADDITIONAL LIMITS: ANNUAL PREMIUM	DEDUCTIBLE: PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$3,000,000	$175,000	1.12	$1,960	$2,825,000	.40	$11,300	–$221	$13,039
CONTENTS	$100,000	$25,000	1.18	$295	$75,000	1.30	$975	$0	$1,270

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

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

ANNUAL SUBTOTAL	$14,309
ICC PREMIUM	$70
SUBTOTAL	$14,379
CRS PREMIUM DISCOUNT ____ %	–$1,438
SUBTOTAL	$12,941
RESERVE FUND ____ %	$1,941
SUBTOTAL	$14,882
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$2,000
TOTAL AMOUNT DUE	**$17,132**

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

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $13,260 / Contents: $1,270
2. Apply Deductible Factor: Building: .940 × $13,260 = $13,039 / Maximum Total Discount of $221 applies
3. Premium Reduction: Building: $13,260 – $13,039 = $221 / Contents: $0
4. Annual Subtotal: $14,309
5. Add ICC Premium: $70
6. Subtotal: $14,379
7. Subtract CRS Discount: –$1,438 (10%)
8. Subtotal: $12,941
9. Add Reserve Fund Assessment: $1,941 (15%)
10. Subtotal: $14,882
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $2,000
14. **Total Amount Due: $17,132**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 8
POST-FIRM, HIGH-RISE, MAXIMUM DEDUCTIBLE DISCOUNT, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $12,000,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: $5,000/$5,000
- Deductible Factor: .920 (Maximum Total Discount of $221 applies)
- Replacement Cost: $15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: $12,000,000
- ICC Premium: $5 ($30,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%
- Reserve Fund Assessment $1,661
- Probation Surcharge: N/A
- HFIAA Surcharge: RCBAP $250
- Federal Policy Fee $2,000

DETERMINED RATES:

Building: 1.77 / .072 Contents: .69 / .12

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $15,000,000

DEDUCTIBLE: BUILDING $5,000 CONTENTS $5,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$12,000,000	$175,000	1.77	$3,098	$11,825,000	.072	$8,514	–$221	$11,391
CONTENTS	$100,000	$25,000	.69	$173	$75,000	.12	$90	$0	$263

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

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

ANNUAL SUBTOTAL	$11,654
ICC PREMIUM	$5
SUBTOTAL	$11,659
CRS PREMIUM DISCOUNT ____ %	–$583
SUBTOTAL	$11,076
RESERVE FUND ____ %	$1,661
SUBTOTAL	$12,737
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$2,000
TOTAL AMOUNT DUE	**$14,987**

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

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $11,612 / Contents: $263
2. Apply Deductible Factor: Building: .920 × $11,612 = $11,391 / Maximum Total Discount of $221 applies
3. Premium Reduction: Building: $11,612 – $11,391 = $221 / Contents: $0
4. Annual Subtotal: $11,654
5. Add ICC Premium: $5
6. Subtotal: $11,659
7. Subtract CRS Discount: –$583 (5%)
8. Subtotal: $11,076
9. Add Reserve Fund Assessment: $1,661 (15%)
10. Subtotal: $12,737
12. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $2,000
14. **Total Amount Due: $14,987**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

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

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole-dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 9
PRE-FIRM, HIGH-RISE, ENCLOSURE, MAXIMUM DEDUCTIBLE DISCOUNT, COINSURANCE PENALTY, ZONE AE

REGULAR PROGRAM:

- Building Coverage: $4,000,000
- Contents Coverage: $100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- Number of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: $3,000/$3,000
- Deductible Factor: .980 (Maximum Total Discount of $111 applies)
- Replacement Cost: $18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: $14,400,000
- ICC Premium: $70 ($30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $2,228
- Probation Surcharge: N/A
- HFIAA Surcharge: RCBAP $250
- Federal Policy Fee $2,000

DETERMINED RATES:

Building: 1.12 / .30 Contents: 1.18 / 1.55

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $18,000,000

DEDUCTIBLE: BUILDING $3,000 CONTENTS $3,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS AMOUNT OF INSURANCE	BASIC LIMITS RATE	BASIC LIMITS ANNUAL PREMIUM	ADDITIONAL LIMITS (REGULAR PROGRAM ONLY) AMOUNT OF INSURANCE	ADDITIONAL LIMITS RATE	ADDITIONAL LIMITS ANNUAL PREMIUM	DEDUCTIBLE PREMIUM REDUCTION/ INCREASE	TOTAL PREMIUM
BUILDING	$4,000,000	$175,000	1.12	$1,960	$3,825,000	.30	$11,475	–$111	$13,324
CONTENTS	$100,000	$25,000	1.18	$295	$75,000	1.55	$1,163	$0	$1,458

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

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

ANNUAL SUBTOTAL	$14,782
ICC PREMIUM	$70
SUBTOTAL	$14,852
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$14,852
RESERVE FUND ____ %	$2,228
SUBTOTAL	$17,080
PROBATION SURCHARGE	$0
HFIAA SURCHARGE	$250
FEDERAL POLICY FEE	$2,000
TOTAL AMOUNT DUE	**$19,330**

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

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

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

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $13,435 / Contents: $1,303
2. Apply Deductible Factor: Building: .980 × $13,435 = $13,324 / Maximum Total Discount of $111 applies
3. Premium Reduction: Building: $13,435 – $13,324 = $111 / Contents: $0
4. Annual Subtotal: $14,782
5. Add ICC Premium: $70
6. Subtotal: $14,852
7. Subtract CRS Discount: $0
8. Subtotal: $14,852
9. Add Reserve Fund Assessment: $2,228 (15%)
10. Subtotal: $17,080
11. Add Probation Surcharge: N/A
12. Add HFIAA Surcharge: $250
13. Add Federal Policy Fee: $2,000
14. **Total Amount Due: $19,330**

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION:

Claim Payment is determined as follows:

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

(Coinsurance Penalty applies because minimum insurance amount of $14,400,000 was not met.)

LOWEST FLOOR GUIDE

This section is to be used as a guide for identifying the lowest floor for rating buildings being considered for coverage under the National Flood Insurance Program (NFIP).

I. LOWEST FLOOR DETERMINATION

The following guidance is to be used to identify the lowest floor for rating purposes.

A. Non-Elevated Buildings

For a non-elevated building, the lowest floor used for rating purposes is the building's lowest floor including a basement or subgrade crawlspace, if any.

Attached Garage

If a non-elevated building described and rated as a single-family dwelling (including a condominium unit within a multi-unit residential building that qualifies as a single building) located in any A Zone (any flood zone beginning with the letter A) has an attached garage floor elevation at or above the Base Flood Elevation (BFE), the garage floor may be excluded from rating.

An attached garage floor elevation below the BFE can be excluded as the lowest floor for rating if the garage has no machinery or equipment below the BFE.

For rating purposes, if the garage has machinery or equipment below the BFE, the floor of the attached garage can be excluded from rating if all of the following conditions exist:

- The building is described and rated as a single-family dwelling;
- The building is located in any A Zone;
- The garage floor elevation is below the elevation of the top of the bottom floor; *and*
- The garage has proper openings (refer to Proper Openings Requirements subsection in this section of the manual).

If a building not described and rated as a single-family dwelling located in any A Zone has an attached garage, and the floor level of the garage is below the level of the building, use the garage floor as the lowest floor for rating.

B. Elevated Buildings in A Zones

An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Foundation walls are masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the weight of a building. Buildings with knee foundation walls below the elevated floor (e.g., foundation walls not constructed the full height of the area between the lowest elevated floor and the grade, with wood-frame or studs attached above the foundation wall), are considered elevated buildings for rating purposes. However, if the foundation walls are supported on a slab foundation, the building is non-elevated.

Enclosure

An enclosure is the portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. In determining whether an enclosure is finished, drywall that is mudded, taped, and painted is considered a finished wall. Drywall that is only painted is not considered to be finished. Drywall that is mudded and taped but not painted or textured is also not considered to be finished. Block walls are not considered to be finished even if they are painted. Typically a block (or concrete) wall is part of the foundation system. Painted plywood is considered to be finished.

NOTE: A crawlspace below the lowest elevated floor, and a garage below or attached to an elevated building are both considered enclosures.

Elevated No Enclosure

For an elevated building located in any A Zone (any flood zone beginning with the letter A), with no enclosure below the lowest elevated floor, the floor used for rating purposes is the lowest elevated floor.

Elevated with Enclosure

For an elevated building located in any A Zone that has an enclosure below the elevated floor, including a crawlspace or an attached garage, the enclosure or garage floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- There is an elevator below the BFE; *or*
- The unfinished enclosed space (either the enclosure or garage) has no proper openings.

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

For an elevated building located in any A Zone that has an enclosure below the elevated floor constructed with flood-damage resistant materials (as outlined in FEMA Technical Bulletin 2), the enclosure floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage, or
- There is an elevator below the BFE; or
- The enclosed space has no proper openings.

1. **Proper Opening Requirements**

   An elevated building with an enclosure or crawlspace below the elevated floor with proper flood openings (flood vents) in the enclosure or crawlspace can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper flood openings in an unfinished enclosure or crawlspace, the Application should indicate "None" for enclosure.) This rule applies to buildings in zones A, A1–A30, AE, AO, AH, AR, and AR Dual.

   For buildings in any A Zone all enclosures (including an elevator shaft, a garage, or a crawlspace) below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. One of the following criteria must be met to satisfy this proper openings requirement for rating purposes:

   a. A minimum of 2 openings must be present, with positioning on at least 2 exterior walls, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

   b. If the enclosure floor is partially subgrade, a minimum of 2 openings must be present, with positioning on a single exterior wall adjacent to the lowest grade next to the building, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

2. **Alternative to the Openings Requirement Above**

   For architectural or other reasons, a designer or builder may use an alternative to satisfy the requirement for a building to have openings that provide 1 square inch per square foot of enclosed area. These alternatives, which may be referred to as "engineered openings," must be certified as having been designed to provide automatic equalization of hydrostatic flood forces by allowing for the entry and exit of floodwaters. Design requirements and specifications for certification statements are outlined in FEMA Technical Bulletin 1-08, "Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas," at http://www.fema.gov/library/viewRecord.do?id=1579.

   If engineered openings are used as an alternative, the Write Your Own (WYO) Company or NFIP Servicing Agent must obtain a copy of the following documentation for its underwriting files:

   a. For engineered openings designed for installation in a specific building, a copy of the certification is required. This certification will verify to community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The original certification statement must include the design professional's name, title, address, type of license, license number, the state in which the license was issued, and the signature and applied seal of the certifying registered design professional. In addition, this certification shall identify the building in which the engineered openings will be installed and it shall address the following: (1) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; (2) description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters; and (3) description of the installation requirements or limitations that, if not followed, will void the certification; *or*

   b. For engineered openings for which the International Code Council Evaluation Service, Inc., has issued an Evaluation Report, a copy of the Evaluation Report is required. This report is required to assure community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The Evaluation Report identifies the model numbers of the engineered openings addressed in the report, specifies the number of engineered openings that are required for a specified square footage of enclosed area below the BFE,

and lists installation requirements. Acceptable documentation must include the model numbers of the engineered openings, which must match the model numbers provided in the International Code Council Evaluation Report.

3. **Elevated Building with Garage**

a. **Elevated on Crawlspace with Attached Garage**

If a building elevated on a crawlspace is located in an A Zone and has an attached garage, and the main building and garage are separated by foundation walls, the garage and the crawlspace are considered separate enclosures. Each must have its own flood openings meeting the NFIP proper openings requirement in order to exclude either garage or crawlspace floor as the lowest floor for rating. If the garage and the crawlspace share two exterior walls and are not separated by a foundation wall, the garage and crawlspace form a single enclosure. Use the following guidelines to determine the lowest floor for rating:

- Use the top of the crawlspace (under-floor space) floor or the garage floor, whichever is lower, if neither the crawlspace nor the garage has proper openings; *or*
- Use the top of the crawlspace floor, if the only area that has proper openings is the garage; *or*
- Use the top of the garage floor, if the only area that has proper openings is the crawlspace; *or*
- Use the top of the finished floor (habitable floor), if both the crawlspace and the garage have proper openings.

b. **Elevated with Enclosure — Garage Under the Elevated Floor**

If a building is elevated with an enclosure, and the garage is located in an enclosure beneath the elevated floor, the garage area is considered to be a part of the enclosure area. It is not necessary for the garage area to have its own flood openings, as long as the openings in the enclosure as a whole meet the NFIP proper openings requirements. When a garage shares exterior walls with other enclosed areas, and there is no foundation wall between them, then the garage area is considered to be a part of the enclosed area. When the garage is separated from other enclosed areas by a foundation wall, the garage must meet the proper openings requirement separately in order to be excluded from rating.

C. Elevated Buildings in V Zones

In zones V, VE, and V1–V30, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- The enclosed space is of any size, and there is machinery or equipment below the BFE located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building – i.e., furnaces, water heaters, heat pumps, air conditioners. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); *or*
- There is elevator equipment below the BFE; *or*
- The enclosed space is constructed with non-breakaway walls. (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); *or*
- The enclosed space is 300 square feet or more and has breakaway walls; *or*
- The enclosed space has load-bearing (supporting) walls.

NOTE: If the enclosed space (enclosure) is at or above the BFE, use the "Free of Obstruction" rate table in the Rating or Condominiums section as appropriate. Also use these rates if an enclosure has solid load-bearing walls that provide less than 25% of the building's structural support. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

1981 Post-FIRM V Zone With Obstruction

For Post-FIRM 1981 buildings elevated in V zones with an enclosure, the bottom of the lowest horizontal structural member is the building's lowest floor if ALL of the following conditions exist:

- The enclosure is unfinished; *and*
- The enclosure is used solely for building access, parking, or storage; *and*
- The enclosure is constructed with breakaway walls; *and*
- The enclosure is less than 300 square feet; *and*

- There is no machinery and equipment below the BFE; *and*
- There is no elevator below the BFE.

The Post-FIRM Elevated Buildings with Obstruction rate table must be used.

NOTE: Pre-1981 construction (both Pre-FIRM and Post-FIRM '75-'81) meeting the above building conditions may use the Post-1981 V zone rate tables if the FIRM used for rating is effective on or after October 1, 1981.

1981 Post-FIRM V Zone No Obstruction

For Post-FIRM 1981 buildings elevated in V zones with no enclosure, the bottom of the lowest horizontal structural member is the building's lowest floor using the 1981 Post-FIRM Elevated Building without Obstruction rate table.

NOTE: Pre-1981 construction (both Pre-FIRM and Post-FIRM '75-'81) meeting the above building conditions may use the Post-1981 V zone rate tables if the FIRM used for rating is effective on or after October 1, 1981.

D. Hanging Floors (A Zones and V Zones)

A hanging floor is a walled-in floor area beneath an elevated building which does not extend to the ground. A hanging floor includes foyers or mid-level entries that are walled-in and beneath an elevated building, and has a floor which does not extend to the ground. In A Zones, the top of the hanging floor is considered the lowest floor for rating. In V Zones, the bottom of the hanging floor's lowest horizontal structure member is considered the lowest floor for rating. A building that includes a hanging floor must be described as an elevated building. Buildings with hanging floors can be submitted for Special Rates consideration.

II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate (EC) is used to establish the rates for buildings located in Special Flood Hazard Areas (SFHA) with full-risk rates. Use the criteria below in determining whether use of the EC is mandatory or optional. (See the Special Certifications section for more information on using the EC.)

A. Mandatory Use of Elevation Certificate

An EC is required to determine the full-risk premium rate for all Post-FIRM buildings rated in zones Unnumbered A, AE, A1–A30, VE, and V1–V30. An EC is also required for Post-FIRM buildings located in Unnumbered A Zones (With or Without BFE) and Zones AH and AO. In Zone AO, a Letter of Compliance is acceptable in lieu of an EC.

In unnumbered A zones, when there is no BFE, the property owner or the property owner's representative may complete the EC without providing data in Section C or D. If the building is located in an unnumbered A Zone, and the community has established a BFE, an EC completed by a licensed land surveyor, architect, or engineer that certifies the lowest floor elevation in Section C and D must be submitted.

B. Optional Rating Using the Elevation Certificate

Buildings located in AR and AR Dual Zones, or constructed prior to publication of the initial Flood Insurance Rate Map (Pre-FIRM), can, at the option of the insured, be elevation-rated with an EC. The insured may select the more advantageous rate.

C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988

NAVD 1988 is replacing NGVD 1929 as the national standard reference datum for elevations. To determine the conversion from NGVD to NAVD, contact the community official. The surveyor may have applied the conversion factor to the elevations entered on the EC. Unless the surveyor's comments specifically state that the conversion was not performed, assume that line items C2.a–h have already been converted to the same elevation datum as the BFE reported in box B9. Following this guidance will ensure consistent application at the policy processing level.

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This tool is available through the NGS website at http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl. Enter the north latitude and west longitude of the structure. Enter "ft" in the orthometric height field. The conversion factor will then be provided for calculations.

For example, to convert a property with a latitude of 35° 15' and longitude of 121° 22' 30" from NGVD 29 to NAVD 88, enter the latitude and longitude in the degrees, minutes, seconds format (just replace the °, ', " symbols with a space).

Enter the elevation to be converted in NGVD 29 (e.g., top of bottom floor, top of next-higher floor, bottom of lowest horizontal structural member, or lowest adjacent grade next to the building). If the elevation is measured in feet (most places other than Puerto Rico), be sure to include "ft" after the elevation so that the results will be in feet.

As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29 and click on Submit. The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.726 feet and a building elevation of 56.926 feet NAVD 88. Shown in tenths of a foot, the building elevation is 56.9 feet NAVD 88.

To convert a property from NAVD 88 to NGVD 29, enter data as above. Be sure to select Vertical Datum NAVD 88, then click on Submit. The result produced by VERTCON shows a conversion factor of 2.726 feet. Use the building elevation of 54.2 ft. The building elevation in NGVD 29 is 51.474 feet. Shown in tenths of a foot, the building elevation is 51.4 feet NGVD 29.

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Lowest Floor Guide

PUTTING IT INTO PERSPECTIVE...

Section A and C of the 2015 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 2015 Elevation Certificate does not specifically identify for the insurance agent the Lower Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide must be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with some helpful information and hints.

WHERE TO 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.

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 7-9 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 *NFIP 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 rating will be Item C2.a (Building Diagrams 2A, 2B, 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, 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).

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

BUILDING DIAGRAMS

Distinguishing Feature: All buildings

Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate: Use the measurement provided in Item E1. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-9 with proper openings, use the measurement provided in Item E2.

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

BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.d (if structure has attached garage)

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #2A

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.[1]

Lowest Floor for Rating: Top of basement floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #2B

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides; most of the height of the walls are below ground level on all sides and the door and area of egress is also below ground level on all sides.[1]

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.

Lowest Floor for Rating: Top of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.[1]

Lowest Floor for Rating: Top of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.

1 Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

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

BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

Lowest Floor for Rating: Lowest elevated floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.

BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings[1] present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings[1] present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.

BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawlspace is with or without openings[1] present in the walls of the crawlspace.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A zones are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.

BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is at or below ground level (grade) on all sides.[2] (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Top of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.

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 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings see NFIP Technical Bulletin 1.

2 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 V, VE, V1-V30

BUILDING DIAGRAM #1A

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a[2]

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #1B

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a[2]

All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #2A

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.[1]

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a[2]

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #2B

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides; most of the height of the walls are below ground level on all sides and the door and area of egress is also below ground level on all sides.[1]

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a[2]

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a[2]

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.

BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawlspaces that are below grade on all sides should also use this diagram.[1]

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a[2]

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.

1 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.

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

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

BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is ½ inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.c.

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.

BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.c.[2]

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.[2]

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.

BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a.[2]

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.

BUILDING DIAGRAM #9

Distinguishing Feature: The bottom (crawlspace) floor is at or below ground level (grade) on all sides.[1] (If the distance from the crawlspace to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

Lowest Floor for Rating: Bottom of subgrade crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a. and Item C2.b.

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.

1 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.

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

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TABLE OF CONTENTS

SECTION	PAGE
Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones B, C, X, A99, and D	LFG 14 – LFG 17
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones B, C, X, A99, and D	LFG 18 – LFG 21
Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH	LFG 22 – LFG 28
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH	LFG 29 – LFG 33
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones AE and A1–A30	LFG 34 – LFG 42
Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones AE and A1–A30	LFG 43 – LFG 57
Non-Elevated Buildings for Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1–V30	LFG 58 – LFG 63
Elevated Buildings for Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1–V30	LFG 65 – LFG 76
Elevated Buildings for Post-FIRM Risks in Flood Zones VE and V1–V30, Construction Date October 1, 1981, and After	LFG 77 – LFG 88
Non-Elevated Buildings for Post-FIRM Risks in Flood Zones VE and V1–V30, Construction Date October 1, 1981, and After	LFG 89

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	2 floors with subgrade crawlspace with or without proper openings in crawlspace and attached enclosure (garage). (see Elevation Certificate, Diagram 9) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including subgrade crawlspace)
Application Should Show	Building type — 3 or more floors Is building elevated? — No Subgrade crawlspace
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***Non-Elevated With Subgrade Crawlspace*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.
Post-FIRM Rating	Use Post-FIRM rate table ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate. See the Special Rating Situations subsection in the Rating section.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]

Building Description	1 floor No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]

Building Description	3 or more floors No basement (see Elevation Certificate, Diagram 1A)
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]

Building Description	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V Zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
Application Should Show	Building type — 1 floor Basement — None Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]

Building Description	3 floors Finished basement (see Elevation Certificate, Diagram 2A)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Basement — Finished Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30[6]

Building Description	Split level Unfinished basement (see Elevation Certificate, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — Split level Basement — Unfinished Is building elevated? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Basement*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rates. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; *or* (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or* (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; *or* (4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Machinery or Equipment Servicing Building	Any machinery or equipment below elevated floor is at or above the BFE[2]
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***No Basement/Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***1 Floor No Basement/Enclosure/Crawlspace*** rates. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	1 floor with finished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with non-breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	3 or more floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM '75–'81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Subsidized Rating[5]	Use Pre-FIRM rate table ***With Enclosure*** category.
Pre-FIRM Full-Risk Rating (Use Post-FIRM Rate Tables)	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor No Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 2 or more feet below the BFE[2], submit the Application to the insurer for a rate.
Post-FIRM Rating 1975 to September 30, 1981, Construction Date	Use Post-FIRM ’75–’81 VE, V1–V30 Zone ***More Than 1 Floor With Basement/Enclosure/ Crawlspace*** rate category. If LF[1] elevation is 1 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; *or* (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or* (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch; *or* (4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
V-Zone Rating; Construction Date October 1, 1981, and After	Use 1981 Post-FIRM V1–V30, VE Zone ***Free of Obstruction*** rates. If LF[1] elevation is 4 or more feet below the BFE[2], submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

Building Description	2 floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below the BFE
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

Building Description	3 or more floors with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

Building Description	1 floor with finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid foundation walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

Building Description	1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure garage Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a
Application Should Show	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
V-Zone Rating; Construction Date October 1, 1981, and After	Submit the Application to the insurer for a rate.

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

1 LF — Lowest Floor
2 BFE — Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG — Highest Adjacent Grade
5 Pre-FIRM buildings may be rated using Post-FIRM rating, including Submit-for-Rate, if more favorable to the insured
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

SPECIAL CERTIFICATIONS

This section presents detailed instructions for the completion of the National Flood Insurance Program (NFIP) Elevation Certificate (EC) and the NFIP Floodproofing Certificates.

NOTE: When determining the lowest floor for rating, refer to the Lowest Floor Guide section of this manual.

I. NFIP ELEVATION CERTIFICATE

The EC is an important administrative tool of the NFIP. It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on Fill (LOMR-F).

The surveyor, engineer, architect, property owner, or owner's representative is required to provide the square footage of any crawlspace or enclosure(s) below the lowest elevated floor (including an attached garage) plus information about any permanent flood openings in the crawlspace or enclosure(s). When the EC is being submitted to obtain flood insurance through the NFIP, generally at least 2 photographs of the building must accompany it. This additional information will significantly enhance the agent's/producer's and company underwriter's ability to properly rate elevation-rated risks. Current photograph requirements, and exceptions to them, are described in Section II. below.

The revised NFIP EC form and instructions that will expire on November 30, 2018, replaces all previous editions. Non-NFIP elevation certification forms certified on or after October 1, 2000, do not satisfy NFIP requirements and cannot be used for rating policies.

When 2 or more ECs are submitted for the same building, use the EC with the latest certified date when rating the policy.

The EC is required on Post-FIRM and full-risk, elevation-rated Pre-FIRM buildings constructed in an SFHA, but is optional on Post-FIRM buildings constructed in a non-SFHA. For Post-FIRM buildings constructed in a non-SFHA and remapped to an SFHA and that are eligible for grandfathering or the Newly Mapped procedure, the insured has the option of obtaining an EC or continuing with the non-SFHA rates without an EC. The EC is required by the NFIP to certify the lowest floor elevation of a building so that the policy can be properly rated, as follows (also see the Lowest Floor Guide section in this manual):

- All Post-FIRM Buildings

  The EC is to be completed by a land surveyor, an engineer, or an architect who is authorized by state or local law to certify elevation information when it is required for zones A1–A30, AE, AH, AO, A (with or without Base Flood Elevations [BFEs]), V1–V30, VE, and V (with BFEs). Community officials who are authorized by local law or ordinance to provide floodplain management information may also complete this form. For zones AO and A (without BFEs), a building official, a property owner, or an owner's representative may also provide the information on this certification. Building elevation information may be available through the community official if the community is a Community Rating System (CRS) participating community.

  The lowest adjacent grade and diagram number are required for all new business applications effective on or after October 1, 1997, if the elevation certification date is on or after October 1, 1997.

- Pre-FIRM Buildings Rated Using Full-Risk Rates

  Pre-FIRM buildings can be rated using full-risk rates if more favorable to the insured. The decision to obtain an EC and to request full-risk rating of a Pre-FIRM building eligible for subsidized premium rates is an option of the insured. Subsidized rates will continue to be used until the full-risk rates are more favorable. Subsidized premium rates will be phased out over time through annual premium increases. Once it is determined that full-risk rating will provide a lower premium, a policy may be endorsed for the current policy year only to obtain a lower rate.

- AR and AR Dual Zones

  The EC is optional on all Post- and Pre-FIRM construction located in AR and AR Dual Zones. The decision to obtain an EC and to request Post-FIRM rating is at the discretion of the insured. The EC includes the AR and AR Dual Zone elevation requirements.

The agent/producer is to attach a copy of the completed and signed EC to the Application. The certifier's seal or license number must be legible on the copy of the EC. The agent/producer and the policyholder should retain a copy.

II. PHOTOGRAPH REQUIREMENTS

Generally, all new business applications for elevation-rated risks with a policy effective date of January 1, 2007, or later must be submitted with at least 2 photographs that show the front and back of the building and were taken and dated within 90 days of submission (not the certification date, if that date

was earlier). For buildings with flood openings (flood vents), 1 or more photographs must clearly show the openings. If the building is a split level or has multi-level areas at ground level, at least 2 additional photographs showing views of both sides of the building must be submitted.

When an agent/producer moves his or her book of business from 1 insurer to another, photographs are required.

When a Flood Insurance Application and an EC are submitted for a building in the course of construction, photographs are not required and proposed elevations will be used for rating. When the building is completed, a revised EC with required photographs and as-built elevations must be submitted for use in rerating the policy.

These requirements also apply to all renewal and endorsement transactions adding elevation rating effective on or after January 1, 2007.

For the convenience of users, 2 Building Photographs pages are included with the EC and instructions. However, photographs may be attached to any sheet(s) of blank paper or business letterhead. All photographs must measure at least 3"× 3", provide a clear image of the building's distinguishing features, and include date taken. Analog or digital photographs are acceptable; color photographs are preferred.

An EC submitted without the required photographs is not considered valid for rating, unless the building is in the course of construction. Each Write Your Own (WYO) Company may use its current business practices in handling ECs without photographs, whether that is tentative rating, provisional rating, or rejection of the Application.

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS

A. Section A – Property Information

- Section A of the EC includes the building use. This information is helpful in validating the data collected by the insurance agent/producer, and the Flood Insurance Application information.
- On the EC, latitude, longitude, and related information are optional only if the document is being certified by other than a licensed surveyor, engineer, or architect.
- If the EC is being used to obtain flood insurance, and the certification date is on or after January 1, 2007, the EC must be accompanied by at least 2 current photographs of the building. (See "II. Photograph Requirements.")
- For any crawlspace, enclosure(s), or attached garage, the EC collects square footage, number of flood openings within 1.0 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings, and total area of flood openings in square inches. (A parking area located beneath an elevated floor is not considered an attached garage.)

The information found in Section A of the EC is critical, as it relates to the insured property. Should information be missing from Section A (except latitude, longitude, and related information), the certificate must be returned to the surveyor, engineer, architect, or community official who executed the form. These individuals should be encouraged to fully complete Section A to avoid any delay in the issuance of the flood insurance policy.

B. Section B – Flood Insurance Rate Map (FIRM) Information

The Flood Insurance Rate Map (FIRM) information includes the following:

- FIRM panel effective date and revision date;
- Source of the BFE or base flood depth;

  NOTE: The same elevation datum should be used in determining all certification elevations as was used in determining the BFE (i.e., NGVD 1929 or NAVD 1988).
- Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA).

  NOTE: Refer to the CBRS section of this manual for flood insurance coverage eligibility.

C. Section C – Building Elevation Information (Survey Required)

Responsibilities for building elevation information are as follows:

- The surveyor, engineer, or architect is required to provide a number of elevations based on the building type selected.
- From the elevations gathered, the insurance agent/producer is required to determine the lowest floor for rating flood insurance.

As it relates to Section C, information found not to be applicable to the property being certified should be marked N/A (not applicable) by the surveyor, engineer, or architect. If any part of Section C is left blank, critically review it and contact the surveyor, engineer, or architect who completed the form and your company underwriter with any questions.

Elevation(s) of machinery and equipment servicing the building (e.g., water heater, furnace, A/C compressor, heat pump, water pump) must be provided, regardless

of its location, whether inside or outside of the building, elevated on a platform, or non-elevated.

The surveyor, engineer, or architect may not be able to gain access to some crawlspaces to obtain the elevation of the crawlspace floor. In this instance, Item C2.a on the EC may be left blank and the estimated measurements entered in the Comments area of Section D.

Elevations in Section C are based on feet, except in Puerto Rico, where the metric system is used. The agent/producer must convert any metric elevation readings into feet before calculating the flood insurance premium.

D. Section D – Surveyor, Engineer, or Architect Certification

Section D is the surveyor's, engineer's, or architect's certification that the information provided in Sections A, B, and C is representative of the certifier's best efforts to interpret the data available. The surveyor's, engineer's, or architect's signature and identification number are required fields; some states also may require a seal.

E. Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE)

The elevation differences between the lowest floor and the lowest adjacent grade and highest adjacent grade are required.

For Zone A (without a FEMA-issued or community-issued BFE) and Zone AO, a property owner or owner's authorized representative may complete Sections A, B, and E.

F. Section F – Property Owner (or Owner's Representative) Certification

Address and other contact information about the property owner are requested in Section F. The party completing Sections A, B, and E must execute Section F as well.

G. Section G – Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance may transfer elevation information found on existing documentation (i.e., an older Elevation Certification form, or surveyor letterhead) to Section C of the EC. The local official must then certify this information by fully completing Section G. A statement advising FEMA of this transfer of information must be made in the Comments area. Section G may also be used to certify Item E5.

IV. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the BFE; however, a floodproofing design certification is required. Certified floodproofing may result in lower rates. Floodproofing credit cannot be applied to buildings under construction.
- Non-residential buildings in any community, in all locations except in V Zones, may be floodproofed in lieu of elevating.
- Residential buildings may be floodproofed only if they have basements, are located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on pages CERT 5–6.
- The allowable methods of floodproofing for non-residential buildings differ from those allowed for residential buildings. The specific requirements should be available from the local government.

B. Specifications

The specifications for floodproofing ensure that the building is watertight, its floodproofed walls will not collapse, and the floor at the base of the floodproofed walls will resist flotation during flooding conditions. For residential buildings, the building must be watertight without human intervention.

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the building has been floodproofed to at least 1 foot above the BFE.

This certification must be submitted with the Flood Insurance Application, and must be accompanied by at least 2 photographs. For non-residential buildings, the photographs must show the floodproofing measures in place.

NOTE: All non-residential floodproofed buildings must follow submit-for-rate procedures.

D. Certification

1. Residential Buildings (With Basements)

The Residential Basement Floodproofing Certificate is available for residential buildings with basements located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE and located in a FEMA-approved community that is listed in

the table in this section. To receive credit for floodproofing, the completed certificate must be submitted. The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

2. **Non-Residential Buildings**

A completed Floodproofing Certificate for Non-Residential Structures is required for all such buildings in Regular Program communities, located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE, in order to receive credit for floodproofing. In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided and submitted to FEMA through the NFIP Bureau and Statistical Agent:

- Completed Flood Insurance Application
- Completed Floodproofing Certificate
  - Photographs of shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- Written certification from a licensed professional engineer that all portions of the structure below the BFE are made watertight or substantially impermeable to the passage of water and must perform in accordance with Title 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
  - Exterior envelope of structure
  - All penetrations to the exterior of the structure
  - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
  - All seals or gaskets for shields, gates, barriers, or components
  - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure.

APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT FLOODPROOFING RATING CREDIT

COMMUNITY NUMBER	STATE/ COMMUNITY NAME	EFFECTIVE DATE[1]	STATUS[2]
	Alaska		
025009	Fairbanks N. Star Borough	2/28/73	Current
	Idaho		
160028	Ammon, City of	6/8/90	Current
	Iowa		
190488	Clive, City of	4/24/81	Current
190031	Independence, City of	9/7/89	Current
190309	La Porte City, City of	6/12/89	Current
	Kansas		
200484	Colwich, City of	1/17/86	Current
200323	Derby, City of	2/15/83[3]	Current
200019	Great Bend, City of	8/10/83	Current
200131	Halstead, City of	7/8/83	Current
200215	Lindsborg, City of	11/7/94	Current
200334	Rossville, City of	2/18/92	Current
200319	Salina, City of	3/6/86	Current
200316	Saline County	1/14/86	Current
200134	Sedgwick, City of	5/19/86[3]	Current
	Minnesota		
270267	Alvarado, City of	2/28/85	Current
275235	Clay County	3/28/75	Current
270080	Dilworth, City of	8/29/83	Current
275236	East Grand Forks, City of	5/15/86[3]	Current
275244	Moorhead, City of	2/12/76	Current
270414	Roseau, City of	7/14/92	Current
270273	Stephen, City of	5/10/83	Current
270274	Warren, City of	9/24/82	Current
	Nebraska		
310069	Fremont, City of	1/25/79	Current
310103	Grand Island, City of	7/29/80	Current
310100	Hall County	2/10/80	Current
310001	Hastings, City of	7/8/83	Current
310239	North Bend, City of	10/15/98	Rescinded 11/1/08
310046	Schuyler, City of	9/17/91	Current
310039	Sidney, City of	12/4/84	Current
310104	Wood River, City of	1/12/82	Current
	New York		
360226	Amherst, Town of	11/20/78	Current
360232	Clarence, Town of	8/1/00	Current

1 Effective date corresponds to the date of the letter from FEMA that granted the community's exception request.

2 The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

3 The date the community adopted floodproofing ordinances.

APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT FLOODPROOFING RATING CREDIT *continued*

COMMUNITY NUMBER	STATE/ COMMUNITY NAME	EFFECTIVE DATE[1]	STATUS[2]
	North Dakota		
380256	Barnes, Township of	1/22/82	Current
380020	Casselton, City of	6/18/81	Current
385364	Fargo, City of	3/26/75[3]	Current
380137	Grafton, City of	5/21/81	Current
380338	Harwood, City of	12/19/85	Current
380259	Harwood, Township of	1/22/82	Current
380022	Horace, City of	1/22/82	Current
380023	Mapleton, City of	1/22/82[3]	Current
380681	Oxbow, City of	6/1/92[3]	Current
380263	Pleasant, Township of	5/5/83	Current
380257	Reed, Township of	1/22/82	Current
380324	Reiles Acres, City of	8/23/82	Current
380258	Stanley, Township of	2/8/82	Current
380024	West Fargo, City of	6/5/78	Current
	South Dakota		
460044	Madison, City of	8/30/83	Current
	Wisconsin		
550612	Allouez, Village of	1/11/93[3]	Current
550600	Ashwaubenon, Village of	10/27/78	Current
550020	Brown County	2/21/79[3]	Current
550021	Depere, City of	10/27/78	Current
550022	Green Bay, City of	10/27/78	Current
550023	Howard, Village of	10/27/78	Current
550309	Shiocton, Village of	8/1/98	Current

1 Effective date corresponds to the date of the letter from FEMA that granted the community's exception request.

2 The Residential Floodproofing Rating Credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date and rescission date, but not on or after the rescission date.

3 The date the community adopted floodproofing ordinances.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

RESIDENTIAL BASEMENT
FLOODPROOFING CERTIFICATE

OMB No. 1660-0033
Expiration Date: November 30, 2016

For use ONLY in communities that have been granted an exception by FEMA to allow the construction of floodproofed residential basements in Special Flood Hazard Areas.

BUILDING OWNER'S NAME

STREET ADDRESS *(Including Apt., Unit Number)*

OTHER DESCRIPTION *(Lot and Block Numbers, etc.)*

FOR INSURANCE COMPANY USE

POLICY NUMBER

COMPANY NAIC NUMBER

CITY STATE ZIP CODE

SECTION I – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the FIRM and flood profile *(from Flood Insurance Study)*

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM	ZONE	BASE FLOOD ELEVATION (In AO Zones, Use Depth)	NAME OF FLOODING SOURCE(S) AFFECTING BUILDING

Indicate elevation datum used for Base Flood Elevation shown above: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

SECTION II – FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)

Elevations are based on: ☐ Construction Drawings ☐ Building Under Construction ☐ Finished Construction

Floodproofing Design Elevation Information for Zones A1-30, AE, AH, AO:

Building is floodproofed to an elevation of _____ . _____ feet. (In Puerto Rico only: _____ . _____ meters)
(Elevation datum used must be the same as that on the FIRM.)

Elevation of the top of the basement floor is _____ . _____ feet. (In Puerto Rico only: _____ . _____ meters)

Lowest adjacent (finished) grade next to the building (LAG): _____ . _____ feet (In Puerto Rico only: _____ . _____ meters)

Highest adjacent (finished) grade next to the building (HAG): _____ . _____ feet (In Puerto Rico only: _____ . _____ meters)

Indicate elevation datum used for Section II: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

(NOTE: For insurance rating purposes, the building's floodproofed design elevation must be at least 1 foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium.)

SECTION III – CERTIFICATION (By a Registered Professional Engineer or Architect)

Residential Floodproofed Basement Construction Certification:

I certify that, based upon development and/or review of structural design specifications, and plans for construction, including consideration of the depth, velocity, and duration of flooding and the type and permeability of soils at the site, the design and methods of construction of the floodproofed basement to be used are in accordance with accepted standards of practice for meeting the following provisions:

- Basement area, together with attendant utilities and sanitary facilities, is watertight to the floodproofing design elevation with walls that are impermeable to the passage of water without human intervention; and
- Basement walls and floor are capable of resisting hydrostatic and hydrodynamic loads and the effects of buoyancy resulting from flooding to the floodproofing design elevation; and have been designed so that minimal damage will occur from floods that exceed the floodproofing design elevation; and
- Building design, including the floodproofing design elevation, complies with community requirements.

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME LICENSE NUMBER *(or Affix Seal)*

TITLE COMPANY NAME

ADDRESS CITY STATE ZIP

SIGNATURE PHONE NO. DATE

Copies of this certificate must be given to: 1) the community official; 2) the insurance agent; and 3) the building owner.

FEMA Form 086-0-24 REPLACES ALL PREVIOUS EDITIONS F-200 (FEB 2014)

National Flood Insurance Program

RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE

FEMA Form 086-0-24

Paperwork Reduction Act Notice

GENERAL

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

AUTHORITY

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

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 3.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

Privacy Act Statement

AUTHORITY

Title 44 CFR § 61.7 and 61.8.

PRINCIPAL PURPOSE(S)

This information is being collected for the primary purpose of estimate the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

ROUTINE USE(S)

The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

DISCLOSURE

The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES

OMB Control Number. 1660-0008
Expiration: 11/30/2018

Paperwork Burden Disclosure Notice

Public reporting burden for this data collection is estimated to average 3.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

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.

Privacy Act Statement

Authority: Title 44 CFR § 61.7 and 61.8.

Principal Purpose(s): This information is being collected for the primary purpose of estimating the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

Routine Use(s): The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

Disclosure: The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or being subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

Purpose of the Floodproofing Certificate for Non-Residential Structures

Under the National Flood Insurance Program (NFIP), the floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE). A floodproofing design certification is required for non-residential structures that are floodproofed. This form is to be used for that certification.

A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy. Before a floodproofed building is designed, numerous planning considerations, including flood warning time, uses of the building, mode of entry to and exit from the building and the site in general, floodwater velocities, flood depths, debris impact potential, and flood frequency, must be addressed to ensure that dry floodproofing will be a viable floodplain management measure.

The minimum NFIP requirement is to floodproof a building to the BFE. However, when it is rated for flood insurance one-foot is subtracted from the floodproofed elevation. Therefore, a building has to be floodproofed to one foot above the BFE to receive the same favorable flood insurance rates as a building elevated to the BFE.

Additional guidance can be found in FEMA Publication 936, Floodproofing Non-Residential Buildings (2013), available on FEMA's website at https://www.fema.gov/media-library/assets/documents/34270.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES

OMB Control Number. 1660-0008
Expiration: 11/30/2018

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**
BUILDING STREET ADDRESS (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			POLICY NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.)			COMPANY NAIC NUMBER
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)

Indicate elevation datum used for Base Flood Elevation shown above: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

SECTION II – FLOODPROOFED ELEVATION CERTIFICATION (By a Registered Professional Land Surveyor, Engineer, or Architect)

All elevations must be based on finished construction.

Floodproofing Elevation Information:

Building is floodproofed to an elevation of _____ . _____ feet (In Puerto Rico only: _____ . _____ meters).

☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

(Elevation datum used must be the same as that used for the Base Flood Elevation.)

Height of floodproofing on the building above the lowest adjacent grade is _____ feet (In Puerto Rico only: _____ meters).

For Unnumbered A Zones Only:

Highest adjacent (finished) grade next to the building (HAG) _____ . _____ feet (In Puerto Rico only: _____ . _____ meters).

☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

(NOTE: For insurance rating purposes, the building's floodproofed design elevation must be at least 1 foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium. See the Instructions section for information on documentation that must accompany this certificate if being submitted for flood insurance rating purposes.)

FLOODPROOFING CERTIFICATE
FOR NON-RESIDENTIAL STRUCTURES (Continued)

OMB Control Number. 1660-0008
Expiration: 11/30/2018

IMPORTANT: In these spaces, copy the corresponding information from page 2.			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 II – FLOODPROOFED ELEVATION CERTIFICATION Continued

Non-Residential Floodproofed Elevation Information Certification:

Section II 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 in Section II on this Certificate represents a true and accurate interpretation and determination by the undersigned using the available information and data. 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)			PLACE SEAL HERE
TITLE	COMPANY NAME			
ADDRESS	CITY	STATE	ZIP CODE	
SIGNATURE	DATE	PHONE		

SECTION III – FLOODPROOFED CERTIFICATION (By a Registered Professional Engineer or Architect)

Non-Residential Floodproofed Construction Certification:

I certify the structure, based upon development and/or review of the design, specifications, as-built drawings for construction and physical inspection, has been designed and constructed in accordance with the accepted standards of practice (ASCE 24-05, ASCE 24-14 or their equivalent) and any alterations also meet those standards and the following provisions.

The structure, together with attendant utilities and sanitary facilities is watertight to the floodproofed design elevation indicated above, is substantially impermeable to the passage of water, and shall perform in accordance with Title 44 Code of Federal Regulations (44 CFR 60.3(c)(3)).

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 in Section III on this certificate represents a true and accurate determination by the undersigned using the available information and data. 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)			PLACE SEAL HERE
TITLE	COMPANY NAME			
ADDRESS	CITY	STATE	ZIP CODE	
SIGNATURE	DATE	PHONE		

Copy all pages of this Floodproofing Certificate and all attachments for 1) community official, 2) insurance agent/company, and 3) building owner.

FLOODPROOFING CERTIFICATE
FOR NON-RESIDENTIAL STRUCTURES (Continued)

Instructions for Completing the Floodproofing Certificate for Non-Residential Structures

To receive credit for floodproofing, a completed Floodproofing Certificate for Non-Residential Structures is required for non-residential and business buildings in the Regular Program communities, located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE.

In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided with the completed Floodproofing Certificate:

- Photographs of shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- Written certification from a licensed professional engineer that all portions of the structure below the BFE are made watertight or substantially impermeable to the passage of water and must perform in accordance with Title 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
  - Exterior envelope of the structure
  - All penetrations to the exterior of the structure
  - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
  - All seals or gaskets for shields, gates, barriers, or components
  - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure.

FEMA

National Flood Insurance Program

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

Paperwork Reduction Act Notice

Public reporting burden for this data collection is estimated to average 3.75 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

Privacy Act Statement

Authority: Title 44 CFR § 61.7 and 61.8.

Principal Purpose(s): This information is being collected for the primary purpose of estimating the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

Routine Use(s): The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 - National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 - National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

Disclosure: The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or the applicant may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

Purpose of the Elevation Certificate

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP). It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on fill (LOMR-F).

The Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), located in flood insurance Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO. The Elevation Certificate is not required for Pre-FIRM buildings unless the building is being rated under the optional Post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management regulations that specify minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request. A LOMA or LOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 package, whichever is appropriate.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

Additional guidance can be found in FEMA Publication 467-1, Floodplain Management Bulletin: Elevation Certificate, available on FEMA's website at https://www.fema.gov/media-library/assets/documents/3539?id=1727.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

ELEVATION CERTIFICATE

IMPORTANT: FOLLOW THE INSTRUCTIONS ON PAGES 8-15

OMB Control Number: 1660-0008
Expiration: 11/30/2018

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

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: ◯ NAD 1927 ◯ 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):

a) Square footage of crawlspace or enclosure(s) _____ sq ft

b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A8.b _____ sq in

d) Engineered flood openings? ◯ Yes ◯ No

A9. For a building with an attached garage:

a) Square footage of attached garage _____ sq ft

b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A9.b _____ sq in

d) Engineered flood openings? ◯ Yes ◯ 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:
◯ FIS Profile ◯ FIRM ◯ Community Determined ◯ Other/Source: _____

B11. Indicate elevation datum used for BFE in Item B9: ◯ NGVD 1929 ◯ NAVD 1988 ◯ Other/Source: _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? ◯ Yes ◯ No

Designation Date: ◯ CBRS ◯ OPA

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ◯ Construction Drawings* ◯ Building Under Construction* ◯ Finished Construction

* A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations: Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: _____ Vertical Datum: _____

Indicate elevation datum used for the elevations in items a) through h) below. ◯ NGVD 1929 ◯ NAVD 1988

◯ Other/Source: _____

Datum used for building elevations must be the same as that used for the BFE. Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____ . _____	◯ feet ◯ meters
b) Top of the next higher floor	_____ . _____	◯ feet ◯ meters
c) Bottom of the lowest horizontal structural member (V Zones only)	_____ . _____	◯ feet ◯ meters
d) Attached garage (top of slab)	_____ . _____	◯ feet ◯ meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____ . _____	◯ feet ◯ meters
f) Lowest adjacent (finished) grade next to building (LAG)	_____ . _____	◯ feet ◯ meters
g) Highest adjacent (finished) grade next to building (HAG)	_____ . _____	◯ feet ◯ meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____ . _____	◯ feet ◯ meters

ELEVATION CERTIFICATE, page 2

OMB Control Number: 1660-0008
Expiration: 11/30/2018

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

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. *I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

☐ Check here if attachments.

Were latitude and longitude in Section A provided by a licensed land surveyor? ◯ Yes ◯ No

Certifier's Name			License Number
Title	Company Name		
Address	City	State	Zip Code
Signature	Date	Telephone	

PLACE SEAL HERE

Copy all pages of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)

Signature Date

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ . _____ ◯ feet ◯ meters ☐ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ . _____ ◯ feet ◯ meters ☐ above or ☐ below the LAG.

E2. For Building Diagrams 6-9 with permanent flood openings provided in Section A Items 8 and/or 9 (see 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 or Owner's Authorized Representative's Name

Address	City	State	ZIP Code
Signature	Date	Telephone	

Comments

☐ Check here if attachments.

OMB Control Number: 1660-0008
Expiration: 11/30/2018

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 G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8-G10. In Puerto Rico only, enter meters.

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

G3. ☐ The following information (Items G4-G10) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate of Compliance/Occupancy Issued

G7. This permit has been issued for: ◯ New Construction ◯ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: _____ . _____ ◯ feet ◯ meters Datum _____

G9. BFE or (in Zone AO) depth of flooding at the building site: _____ . _____ ◯ feet ◯ meters Datum _____

G10. Community's design flood elevation: _____ . _____ ◯ feet ◯ meters Datum _____

Local Official's Name	Title
Community Name	Telephone
Signature	Date

Comments (including type of equipment and location, per C2(e), if applicable)

☐ Check here if attachments.

BUILDING PHOTOGRAPHS

See instructions for Item A6.

OMB Control Number: 1660-0008
Expiration: 11/30/2018

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:

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front view" and Rear view"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

BUILDING PHOTOGRAPHS

Continuation Page

OMB Control Number: 1660-0008
Expiration: 11/30/2018

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:

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." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.

Instructions for Completing the Elevation Certificate

OMB Control Number: 1660-0008
Expiration: 11/30/2018

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 5 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 1 decimal place or better. The latitude and longitude coordinates must be accurate within 66 feet. When the latitude and longitude are provided by a surveyor, check the "Yes" box in Section D and indicate the method used to determine the latitude and longitude in the Comments area of Section D. If the Elevation Certificate is being certified by other than a licensed surveyor, engineer, or architect, this information is not required. Provide the type of datum used to obtain the latitude and longitude. FEMA prefers the use of NAD 1983.

Item A6. If the Elevation Certificate is being used to obtain flood insurance through the NFIP, the certifier must provide at least 2 photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. To the extent possible, these photographs should show the entire building including foundation. If the building has split-level or multi-level areas, provide at least 2 additional photographs showing side views of the building. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3" × 3". Digital photographs are acceptable.

Item A7. Select the diagram on pages 13-15 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 14-15. Diagrams 2A, 2B, 4, and 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 https://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book, or call 1-800-358-9616.

Item B2. County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter "unincorporated area." For an independent city, enter "independent city."

Item B3. State. Enter the 2-letter state abbreviation (for example, VA, TX, CA).

Items B4-B5. Map/Panel Number and Suffix. Enter the 10-character "Map Number" or "Community Panel Number" shown on the FIRM where the building or manufactured (mobile) home is located. For maps in a county-wide format, the sixth character of the "Map Number" is the letter "C" followed by a 4-digit map number. For maps not in a county-wide format, enter the "Community Panel Number" shown on the FIRM.

Item B6. FIRM Index Date. Enter the effective date or the map revised date shown on the FIRM Index.

Item B7. FIRM Panel Effective/Revised Date. Enter the map effective date or the map revised date shown on the FIRM panel. This will be the latest of all dates shown on the map. The current FIRM panel effective date can be determined by calling 1-800-358-9616.

Item B8. Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter "A" or "V" are considered Special Flood Hazard Areas. The flood zones are A, AE, 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 1 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 https://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system.

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 3 cases, provide the elevation in the Comments area of Section D on the back of the form and a brief description of how the elevation was obtained.

Item C1. Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first 2 choices, a post-construction Elevation Certificate will be required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a-h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

Item C2. A field survey is required for Items C2.a-h. Most control networks will assign a unique identifier for each benchmark. For example, the National Geodetic Survey uses the Permanent Identifier (PID). For the benchmark utilized, provide the PID or other unique identifier assigned by the maintainer of the benchmark. For GPS survey, indicate the benchmark used for the base station, the Continuously Operating Reference Stations (CORS) sites used for an On-line Positioning User Service (OPUS) solution (also attach the OPUS report), or the name of the Real Time Network used.

Also provide the vertical datum for the benchmark elevation. All elevations for the certificate, including the elevations for Items C2.a-h, must use the same datum on which the BFE is based. Show the conversion from the field survey datum used if it differs from the datum used for the BFE entered in Item B9 and indicate the conversion software used. Show the datum conversion, if applicable, in the Comments area of Section D.

For property experiencing ground subsidence, the most recent reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C2.a-h to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Items C2.a-d Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item A7) in Items C2.a-c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C2.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C2.c. If the flood zone cannot be determined, enter elevations for all of Items C2.a-h. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings elevated on a crawlspace, Diagrams 8 and 9, enter the elevation of the top of the crawlspace floor in Item C2.a, whether or not the crawlspace has permanent flood openings (flood vents). *If any item does not apply to the building, enter "N/A" for not applicable.*

Item C2.e Enter the lowest platform elevation of at least 1 of the following machinery and equipment items: elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners in an attached garage or enclosure or on an open utility platform that provides utility services for the building. Note that elevations for these specific machinery and equipment items are required in order to rate the building for flood insurance. Local floodplain management officials are required to ensure that all machinery and equipment servicing the building are protected from flooding. Thus, local officials may require that elevation information for all machinery and equipment, including ductwork, be documented on the Elevation Certificate. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type and its general location, e.g., on floor inside garage or on platform affixed to exterior wall, in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter "N/A" for not applicable.*

Items C2.f-g Enter the elevation of the ground, sidewalk, or patio slab immediately next to the building. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

Item C2.h Enter the lowest grade elevation at the deck support or stairs. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

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 to provide datum, elevation, openings, or other relevant information not specified elsewhere on the certificate.

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND 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 14-15), 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 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).

DIAGRAM 1A

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.

Distinguishing Feature - The bottom floor is at or above ground level (grade) on at least 1 side.*

DIAGRAM 1B

All raised-slab-on-grade or slab-on-stem-wall-with-fill single and multiple-floor buildings (other than split-level), either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature - The bottom floor is at or above ground level (grade) on at least 1 side.*

DIAGRAM 2A

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.

Distinguishing Feature - The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

DIAGRAM 2B

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).

Distinguishing Feature - The bottom floor (basement or underground garage) is below ground level (grade) on all sides; most of the height of the walls is below ground level on all sides; and the door and area of egress are also below ground level on all sides.*

* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

DIAGRAM 3

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature - the bottom floor (excluding garage) is at or above ground level (grade) on at least 1 side. *

DIAGRAM 4

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature - The bottom floor (basement or underground garage) is below ground level (grade) on all sides. *

DIAGRAM 5

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.

Distinguishing Feature - For all zones, the area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and / or insect screening is permissible).

DIAGRAM 6

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

Distinguishing Feature - For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings ** present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A - Property Information.

* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of 2 openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

DIAGRAM 7

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least 1 side is at or above grade. The principal use of this building is located in the elevated floors of the building.

Distinguishing Feature - For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings ** present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A - Property Information.

DIAGRAM 8

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least 1 side, with or without an attached garage.

Distinguishing Feature - For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawlspace is with or without openings** present in the walls of the crawlspace. Indicate information about crawlspace size and openings in Section A - Property Information.

DIAGRAM 9

All buildings (other than split-level) elevated on a sub-grade crawlspace, with or without attached garage.

Distinguishing Feature - The bottom (crawlspace) floor is below ground level (grade) on all sides. * (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2A or 2B.)

* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of 2 openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least 2 sides of the enclosed area. If a building has more than 1 enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is a lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history.

Refer to the Newly Mapped section of this manual for buildings that were newly mapped within a Special Flood Hazard Area (SFHA) on or after October 1, 2008.

For 1–4 family dwellings, the maximum coverage combination is $250,000 building and $100,000 contents. For other residential buildings, the maximum coverage combination is $500,000 building and $100,000 contents. Up to $100,000 contents-only coverage is available for all residential properties.

For non-residential business and other non-residential properties, the maximum coverage combination is $500,000 building and $500,000 contents. Up to $500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy.

For the purpose of determining the flood zone, the agent/producer may use the Flood Insurance Rate Map (FIRM) in effect at the time of application and presentment of premium. The FIRM available at the time of the renewal offer determines a building's continued eligibility for the PRP. National Flood Insurance Program (NFIP) grandfather rules do not apply to the PRP.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types — 1–4 family properties (including individual condominium units in residential condominium buildings), other residential properties, non-residential business, and other non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If any of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the PRP:

- 2 flood insurance claim payments for separate losses, each more than $1,000; *or*
- 3 or more flood insurance claim payments for separate losses, regardless of amount; *or*
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than $1,000; *or*
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; *or*
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than $1,000.

NOTE: Multiple losses at the same location within 10 days of each other are counted as 1 loss, with the payment amounts added together.

TABLE 1. THE PRP COVERAGE LIMITS

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1–4 FAMILY	OTHER RESIDENTIAL	NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL
Combined Building/Contents	$250,000/$100,000	$500,000/$100,000	$500,000/$500,000
Contents Only	$100,000	$100,000	$500,000

In determining a building's flood loss history for PRP eligibility, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the Condominium Rating Chart (Table 2) in this section.

- Buildings and/or contents in Emergency Program communities are not eligible for the PRP.
- Buildings and/or contents in SFHAs are not eligible for the PRP.
- Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy (RCBAP) are not eligible for the PRP.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure are not eligible for the PRP.

IV. DOCUMENTATION

All PRP new business applications must include current documentation of eligibility for the PRP. Such applications must be accompanied by 1 of the following:

- A Letter of Map Amendment (LOMA);
- A Letter of Map Revision (LOMR);
- A Letter of Determination Review (LODR);
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;
- An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification that guarantees the accuracy of the information; *or*
- A copy of the most recent flood map marked to show the exact location and flood zone of the building is also acceptable, though additional documentation may be required if the building is close to the zone boundary.

An agent/producer writing through a Write Your Own (WYO) Company should contact that company for guidance.

V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements due to loss history, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a standard-rated policy. If the risk becomes ineligible for the PRP due to a map revision, it may be renewed as a Newly-Mapped-rated policy.

VI. COVERAGE LIMITATIONS

- Basement coverage limitations apply to a policy issued under the PRP.
- Individual condominium units in non-residential condominium buildings are not eligible for building coverage.
- Condominium units insured under the Dwelling or General Property form are not eligible for Increased Cost of Compliance (ICC) coverage.

NOTE: Elevated building coverage limitations do not apply to a policy issued under the PRP.

VII. DEDUCTIBLES

The deductible for a PRP policy is $1,000 each for both building and contents if the building coverage is less than or equal to $100,000; if the building coverage is over $100,000, the deductible is $1,250, regardless of the insured building's construction date compared to the initial FIRM date. A contents-only policy will have a $1,000 deductible.

VIII. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term. See the General Change Endorsement section in this manual for an example.
- Correct misratings, such as those due to an incorrect building description or community number.

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

A policy written as a standard-rated B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or canceled and rewritten as a PRP for only the current policy term.

When a risk has been misrated with other than B, C, or X Zone rates at the time of application but is later found to be in a B, C, or X Zone and eligible for a PRP, the insurer will be allowed to endorse or cancel/rewrite up to 5 years.

The policy may be canceled/rewritten using Cancellation Reason 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; *and*
- No claim has been paid or is pending on the policy term being canceled.

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-rated policy, or to the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated policy building and/or contents limit.

For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

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

A standard-rated policy may be endorsed or canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR only for the current policy term.

The policy may be canceled/rewritten using Cancellation Reason 24 under the following conditions:

- The request to cancel/rewrite the standard-rated policy must be received during the policy term or within 6 months of the policy expiration date.
- No claim has been paid or is pending on the standard-rated 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-rated policy, or to the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated policy building and/or contents limit.

XI. CONVERSION OF A PRP TO A STANDARD-RATED POLICY

A PRP must be canceled and rewritten as a standard-rated policy if the risk does not meet the PRP requirements on the policy effective date. (See the Eligibility Requirements subsection in this section.)

When converting a PRP to a standard-rated B, C, or X Zone policy, all underwriting information must be obtained at the time of conversion, unless the information is contained in the underwriting file. The building and/or contents coverage on the new standard-rated policy cannot exceed the building limit and/or contents limit issued under the PRP.

The policyholder will have 30 days from notification to pay the additional premium due, or 60 days from notification to obtain additional information if needed to rate the policy, and then 30 days to pay the additional premium due. The premium due will be calculated from the beginning of the policy term to restore the originally requested limits without a waiting period. The policyholder has the option to reduce or delete coverage in order to wholly or partially reduce the underpayment amount.

If increased coverage limits are desired, the new standard-rated policy must be endorsed; the 30-day waiting period will apply.

TABLE 2. PREFERRED RISK POLICY CONDOMINIUM RATING CHART

RESIDENTIAL SINGLE-UNIT BUILDING OR TOWNHOUSE-/ROWHOUSE-TYPE BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	Single family	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Single family	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

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

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	2–4	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2–4	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non-residential contents-only	General Property

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

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

NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non-residential contents-only	General Property
OWNER OF RESIDENTIAL CONTENTS	Single family	Yes (Building coverage not available)	Yes	Residential contents-only	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Non-residential business, Other Non-residential	N/A	Yes	Non-residential business, Other Non-residential building and contents	General Property

1 When there is a mixture of residential and non-residential usage within a single building, refer to the General Rules section of this manual.

TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE[1]			WITHOUT BASEMENT OR ENCLOSURE[2]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$127	$ 20,000	$ 8,000	$100
$ 30,000	$ 12,000	$160	$ 30,000	$ 12,000	$133
$ 50,000	$ 20,000	$214	$ 50,000	$ 20,000	$187
$ 75,000	$ 30,000	$258	$ 75,000	$ 30,000	$226
$100,000	$ 40,000	$286	$100,000	$ 40,000	$255
$125,000	$ 50,000	$302	$125,000	$ 50,000	$270
$150,000	$ 60,000	$321	$150,000	$ 60,000	$290
$200,000	$ 80,000	$358	$200,000	$ 80,000	$321
$250,000	$100,000	$386	$250,000	$100,000	$344

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$20	$ 8,000	$40
$ 12,000	$37	$ 12,000	$66
$ 20,000	$70	$ 20,000	$104
$ 30,000	$85	$ 30,000	$125
$ 40,000	$98	$ 40,000	$143
$ 50,000	$111	$ 50,000	$161
$ 60,000	$124	$ 60,000	$179
$ 80,000	$149	$ 80,000	$200
$100,000	$175	$100,000	$222

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

With Basement or Enclosure[1]

BUILDING COVERAGE \ CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
$ 20,000	$142	$157	$170	$184	$197	$209	$220	$231	$242
$ 30,000	$157	$171	$185	$199	$212	$224	$235	$246	$257
$ 50,000	$193	$208	$222	$235	$248	$260	$272	$282	$293
$ 75,000	$210	$225	$239	$252	$265	$277	$289	$299	$310
$100,000	$233	$248	$262	$276	$289	$300	$312	$323	$333
$125,000	$239	$253	$266	$280	$293	$305	$317	$327	$338
$150,000	$244	$258	$272	$286	$298	$310	$322	$332	$343
$200,000	$276	$291	$305	$319	$331	$343	$354	$364	$375
$250,000	$294	$309	$323	$337	$349	$360	$372	$383	$393
$300,000	$309	$323	$336	$348	$360	$371	$383	$393	$403
$350,000	$323	$337	$349	$362	$373	$384	$396	$405	$415
$400,000	$336	$348	$361	$374	$385	$395	$407	$416	$426
$450,000	$347	$360	$372	$385	$395	$406	$418	$427	$436
$500,000	$358	$370	$383	$395	$405	$415	$427	$436	$445

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

Without Basement or Enclosure[2]

BUILDING COVERAGE \ CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
$ 20,000	$112	$125	$136	$148	$159	$169	$179	$189	$197
$ 30,000	$131	$143	$154	$166	$177	$187	$197	$207	$215
$ 50,000	$168	$180	$192	$203	$214	$225	$234	$244	$252
$ 75,000	$190	$201	$213	$224	$234	$245	$255	$264	$273
$100,000	$209	$220	$232	$243	$253	$264	$274	$283	$292
$125,000	$216	$228	$240	$249	$260	$270	$279	$289	$297
$150,000	$224	$235	$247	$257	$268	$277	$287	$296	$305
$200,000	$253	$264	$276	$287	$297	$307	$317	$325	$334
$250,000	$269	$280	$292	$303	$313	$323	$332	$341	$349
$300,000	$293	$302	$313	$322	$331	$341	$348	$356	$365
$350,000	$309	$317	$328	$337	$345	$353	$362	$369	$378
$400,000	$324	$331	$342	$349	$357	$366	$374	$381	$390
$450,000	$338	$344	$353	$361	$369	$377	$385	$392	$401
$500,000	$349	$355	$365	$372	$379	$388	$395	$402	$411

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

With Basement or Enclosure[1]

	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	$918	$1,194	$1,458	$1,709	$1,949	$2,177	$2,393	$2,596	$2,788	$2,968
	$100,000	$1,316	$1,592	$1,855	$2,107	$2,346	$2,574	$2,790	$2,994	$3,185	$3,365
	$150,000	$1,593	$1,866	$2,127	$2,375	$2,613	$2,838	$3,052	$3,254	$3,443	$3,621
	$200,000	$1,750	$2,024	$2,284	$2,532	$2,770	$2,996	$3,210	$3,411	$3,601	$3,779
	$250,000	$1,861	$2,134	$2,395	$2,643	$2,881	$3,106	$3,320	$3,521	$3,712	$3,890
	$300,000	$1,983	$2,256	$2,517	$2,765	$3,003	$3,228	$3,442	$3,644	$3,833	$4,011
	$350,000	$2,119	$2,391	$2,651	$2,901	$3,137	$3,363	$3,576	$3,778	$3,968	$4,146
	$400,000	$2,207	$2,480	$2,740	$2,989	$3,226	$3,452	$3,665	$3,866	$4,056	$4,234
	$450,000	$2,308	$2,581	$2,841	$3,091	$3,327	$3,553	$3,766	$3,968	$4,157	$4,335
	$500,000	$2,419	$2,692	$2,952	$3,201	$3,438	$3,664	$3,877	$4,078	$4,268	$4,446

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

Without Basement or Enclosure[2]

	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	$564	$711	$852	$986	$1,114	$1,235	$1,350	$1,459	$1,561	$1,657
	$100,000	$769	$916	$1,056	$1,191	$1,318	$1,440	$1,555	$1,664	$1,766	$1,862
	$150,000	$912	$1,057	$1,197	$1,330	$1,456	$1,576	$1,690	$1,798	$1,899	$1,994
	$200,000	$1,069	$1,215	$1,353	$1,487	$1,613	$1,733	$1,847	$1,955	$2,056	$2,151
	$250,000	$1,174	$1,320	$1,459	$1,592	$1,719	$1,838	$1,952	$2,060	$2,161	$2,256
	$300,000	$1,286	$1,432	$1,571	$1,704	$1,831	$1,950	$2,064	$2,172	$2,273	$2,368
	$350,000	$1,346	$1,492	$1,632	$1,764	$1,891	$2,011	$2,125	$2,232	$2,333	$2,428
	$400,000	$1,413	$1,558	$1,698	$1,831	$1,957	$2,077	$2,191	$2,299	$2,400	$2,495
	$450,000	$1,486	$1,632	$1,770	$1,903	$2,030	$2,150	$2,264	$2,371	$2,472	$2,567
	$500,000	$1,564	$1,710	$1,849	$1,982	$2,109	$2,228	$2,342	$2,450	$2,551	$2,646

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$138	$ 50,000	$335
$100,000	$218	$100,000	$517
$150,000	$294	$150,000	$688
$200,000	$372	$200,000	$866
$250,000	$451	$250,000	$1,044
$300,000	$530	$300,000	$1,222
$350,000	$609	$350,000	$1,401
$400,000	$688	$400,000	$1,579
$450,000	$765	$450,000	$1,757
$500,000	$844	$500,000	$1,936

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

XII. COMPLETING PAGE 1 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM

The Preferred Risk Policy and Newly Mapped Application form, or a similar form for WYO Companies, must be used to apply for all PRPs.

The following are instructions for completing Page 1 of the Preferred Risk Policy and Newly Mapped Application form.

A. Application Type

☐ NEW ☐ RENEWAL
☐ TRANSFER (NFIP ONLY)
PRIOR POLICY #: _____

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

Select NEW:

- If applying for a new policy.

Select RENEWAL:

- If renewing an existing policy by application.

Select TRANSFER (NFIP ONLY):

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

B. Billing

BILLING

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

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

C. Policy Period

POLICY PERIOD

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

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

INDICATE THE PROPERTY PURCHASE DATE: _____ /_____ /_____

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

Provide the property purchase date. Property purchase does not apply to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

D. Agent/Producer Information

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

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

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

E. Insured Information

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

IS THE INSURED A SMALL BUSINESS? ☐ YES ☐ NO
IS THE INSURED A NON-PROFIT ENTITY? ☐ YES ☐ NO

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

Check YES if the insured is a small business with less than 100 employees; otherwise, check NO.

Check YES if the insured is a non-profit entity; otherwise, check NO.

F. Property Location

PROPERTY LOCATION

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

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

* LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.

Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Information" section of the form.

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

Check the appropriate address type.

The property location should be provided as a standard street address whenever possible. The use of the legal description may be applied only while a building or subdivision is in the course of construction or prior to establishing a street address. The policy must be endorsed to indicate the street address as soon as it is available. A descriptive geographic location may be used when a building is in a very rural area of the country and a standard street address is not available. Property location cannot be listed as a post office box. Leave the rest of the section blank unless there is more than 1 building at the property location.

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

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

G. 1st Mortgagee

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

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

Check YES for Mandatory Purchase if the building is located within the SFHA and the purchase of flood insurance is being required by a federally regulated or insured lender; otherwise, check NO.

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

H. 2nd Mortgagee/Other

2ND MORTGAGEE/OTHER

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

LOAN NO.: _____

IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

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

Check YES for Mandatory Purchase if the initial purchase of flood insurance is in connection with the making, increasing, extension or renewal of a loan; otherwise, check NO.

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

If more than 2 additional mortgagee or disaster assistance agencies exist, provide the requested information on the insurance agency's letterhead and attach the letterhead to the application form. Include whether or not the insurance is required under Mandatory Purchase along with the mortgagee information.

I. Disaster Assistance

DISASTER ASSISTANCE

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

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

J. Community

- **Rating Map Information**

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
FIRM ZONE: _____ MAP DATE: ____ /____ /_____

Use the FIRM in effect and that has been published at the time of presentment of premium and completion of the application.

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

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

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

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

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

Enter the FIRM zone in the space provided.

Enter the effective date of the map used for rating in the space provided.

- **Current Map Information**

COMMUNITY

CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____
MAP DATE: ____ /____ /_____

Do not complete this section for a PRP. If applying for a Newly-Mapped-rated policy, refer to the Newly Mapped section of this manual.

- **Newly Mapped Information**

COMMUNITY

NEWLY MAPPED INFORMATION
DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ____ /____ /_____

Do not complete this section for a PRP. If applying for a Newly-Mapped-rated policy, refer to the Newly Mapped section of this manual.

K. Prior NFIP Coverage

PRIOR NFIP COVERAGE

COMPLETE THIS SECTION FOR PRE- AND POST-FIRM BUILDINGS LOCATED IN AN SFHA.
1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? ☐ YES ☐ NO
2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? ☐ YES ☐ NO
3. **IF YES,** HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? ☐ YES ☐ NO
4. **IF YES,** WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? ☐ YES ☐ NO
   IF YES, WHAT IS THE SUSPENSION DATE? ____ /____ /_____
   WHAT IS THE REINSTATEMENT DATE? ____ /____ /_____
5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? ☐ YES ☐ NO

Do not complete this section for a PRP. If applying for a Newly-Mapped-rated policy, refer to the Newly Mapped section of this manual.

L. All Buildings

Complete all required information in this section.

1. Building Purpose

ALL BUILDINGS

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

- Indicate if the building's purpose is 100% Residential or 100% Non-Residential. If Mixed Use, specify percentage of residential use.

2. Building Occupancy

ALL BUILDINGS

2. BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2-4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL BUSINESS
☐ OTHER NON-RESIDENTIAL

Check the type of occupancy for the building (i.e., Single Family, 2–4 Family, Other Residential, Non-Residential Business or Other Non-Residential.

- **Single Family** – This is either:

  a. A residential single-family building in which the total floor area devoted to non-residential uses is less than 50% of the building's total floor area, *or*

  b. A single-family residential unit within a 2–4 family building, other-residential building, business, or non-residential building, in which commercial uses within the unit are limited to less than 50% of the unit's total floor area.

This includes a residential townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

NOTE: Commercial uses within the unit are offices, private schools, studios, or small service operations within a residential building.

- **2–4 Family** – This is a residential building, including an apartment building, containing 2–4 residential spaces and in which commercial uses are limited to less than 25% of the building's total floor area. This category includes apartment buildings and condominium buildings. This excludes hotels and motels with normal room rentals for less than 6 months.

- **Other Residential** – This is a residential building that is designed for use as a residential space for 5 or more families or a mixed-use building in which the total floor area devoted to non-residential uses is less than 25% of the total floor area within the building. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes,and rooming houses where the normal occupancy of a guest is 6 months or more. Additional examples of other residential buildings include dormitories and assisted-living facilities.

- **Non-Residential Business** – This is a building in which the named insured is a commercial enterprise primarily carried out to generate income and the coverage is for:

  a. A building designed as a non-habitational building;

  b. A mixed-use building in which the total floor area devoted to residential uses is

     i. 50% or less of the total floor area within the building if the residential building is a single family property; *or*

     ii. 75% or less of the total floor area within the building for all other residential properties; *or*

  c. A building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

- **Other Non-Residential** – This is a subcategory of non-residential buildings; a non-habitational building that does not qualify as a business building or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses and recreational buildings. A small business cannot use this category.

3. Is the Building a House of Worship?

ALL BUILDINGS

3. IS THE BUILDING A HOUSE OF WORSHIP?
☐ YES ☐ NO

Check YES if the intended use of the building is for a house of worship; otherwise, check NO.

4. Is the Building An Agricultural Structure?

ALL BUILDINGS

4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? ☐ YES ☐ NO

Check YES if the intended use of the building is for agricultural purposes; otherwise, check NO.

5. Building Description (Check One)

ALL BUILDINGS

5. BUILDING DESCRIPTION (CHECK ONE)
☐ MAIN HOUSE
☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE
☐ BARN
☐ APARTMENT BUILDING
☐ APARTMENT – UNIT
☐ COOPERATIVE BUILDING
☐ COOPERATIVE – UNIT
☐ WAREHOUSE
☐ TOOL/STORAGE SHED
☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
☐ OTHER: _____

Check the box that best indicates the insured building's description. If OTHER, provide the building description.

6. Condominium Information

ALL BUILDINGS

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

- **Condominium Form of Ownership**

  Check YES if the building is in a condominium form of ownership; otherwise, check NO.

- **Entire Building**

  Check YES if coverage is for the entire building; otherwise, check NO.

  NOTE: Multi-unit residential condominium buildings eligible for the RCBAP are not eligible for the PRP. A unit within such a building may be eligible for the PRP.

- **Total Number of Units**

  Enter the total number of units in the building, regardless of the number of units intended for coverage.

  NOTE: Multi-unit residential condominium buildings eligible for the RCBAP are not eligible for the PRP.

A unit within such a building may be eligible for the PRP.

- **Condominium Unit**

  Check YES if coverage is for a single condominium unit; otherwise, check NO.

7. Additions and Extensions (if Applicable)

ALL BUILDINGS

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

COVERAGE IS FOR:
☐ BUILDING INCLUDING ADDITION(S) AND EXTENSION(S)
☐ BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION:
_____
☐ ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S):
_____

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

Check the appropriate box to indicate the desired coverage if the building has additions or extensions.

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

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

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

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

Check "Addition or extension only (include description in the Property Location box above)" if the coverage intended by this application is for an addition or extension only. A separate Elevation Certificate may be required to obtain the necessary information for rating. Provide the policy (or quote or application) number for the policy covering the main building.

8. Insured's Primary Residence, Rental Property, Tenant's Coverage

ALL BUILDINGS

8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE
IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.

- **Insured's Primary Residence**

FEMA defines a primary residence as a single family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for more than 50% of the 365 calendar days following the current policy effective date or 50% or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term.

A policyholder and the policyholder's spouse may not collectively have more than one primary residence.

Policyholders with primary residences could include the following, as long as they meet the conditions above:

a. Active-duty military personnel who are deployed for 50% or more of the policy year in compliance with military orders;

b. Policyholders displaced from a primary residence and living in a temporary residence due to a federally declared disaster or a loss event on the primary residence claimed on any line of insurance for 50% or more of the policy year; *or*

c. Policyholders who are absent from a primary residence for reasons such as routine business travel, hospitalizations, and/or vacation for 50% or more of the policy year.

Check YES if an applicant or an applicant's spouse is the primary resident; otherwise, check NO.

If YES, the application must include current documentation of primary residence status. Acceptable documentation is one of the following: Homestead Tax Credit Form for Primary Residence, driver's license, automobile registration, proof of insurance for a vehicle, voter's registration, or documents showing where children attend school.

If documentation of a primary residence is not available, the insurer must obtain a signed and dated statement from the applicant which specifies that the property is the insured's primary residence. For additional guidance, refer to the Primary Residence Determination subsection in the General Rules section of this manual.

- **Rental Property**

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

- **Tenant's Coverage**

  If the insured is a tenant, check YES; otherwise, check NO. If the tenant is requesting building coverage, check YES; otherwise, check NO. If YES, see the Notice in the Signature block on Page 2. The building owner must be named on the policy. If building coverage is purchased by a tenant due to a lease agreement, the tenant may also be named on the policy. Coverage for contents owned by the tenant must be written on a separate policy in the name of the tenant only. For additional guidance, refer to the Tenant's Coverage subsection in the General Rules section of this manual.

9. Building Information

ALL BUILDINGS

9. BUILDING INFORMATION
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 LOCATED ON FEDERAL LAND? ☐ YES ☐ NO
IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

- **Building in the Course of Construction**

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

- **Building Walled and Roofed**

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

- **Building Over Water**

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

- **Federal Land**

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

- **Severe Repetitive Loss Property**

  Check YES if the building is an SRL property; otherwise check NO. If YES, the application must be sent to the NFIP Special Direct Facility for processing. For additional guidance, refer to the Severe Repetitive Loss section of this manual.

10. Elevated Building

ALL BUILDINGS

10. IS BUILDING ELEVATED? ☐ YES ☐ NO

Check YES if the building is an elevated building; otherwise, check NO. If YES, complete the Elevated Building section on Page 2. 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.

11. Basement, Enclosure, Crawlspace

ALL BUILDINGS

11. BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE
IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES?
☐ YES ☐ NO

Check whether the building contains:

- **Basement** – Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

- **Enclosure** – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

  NOTE: A **finished** (habitable) area is an enclosed area that has more than 20 linear feet of finished interior walls (paneling, etc.).

  An **unfinished** area is an enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area.

- **Crawlspace** – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next higher floor.

- **Subgrade Crawlspace** – A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

  Check YES if the Basement/Subgrade Crawlspace floor is below grade on all sides; otherwise, check NO.

  NOTE: For buildings that have crawlspaces or subgrade crawlspaces, including those with an attached garage that have the proper openings, use the Without Basement/Enclosure section of the rate tables in this manual.

12. Number of Floors in Building or Building Type

ALL BUILDINGS

12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

Indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building's enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. See the explanation under Basement/Enclosure/Crawlspace for eligibility of exclusion from rating.

- 1 Floor – excludes unfinished attic;
- 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- Townhouses/Rowhouses (RCBAP low-rise only) – A row of homes sharing at least 1 common wall;
- Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size. A serial number must be provided on Page 2 of the application form.

M. Non-Elevated Buildings

1. Garage

NON-ELEVATED BUILDINGS

1. GARAGE
IS A GARAGE ATTACHED TO THE BUILDING?
☐ YES ☐ NO

TOTAL NET AREA OF THE GARAGE:
|_|_|_|_|_|_| SQUARE FEET.

ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? ☐ YES ☐ NO

IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____.

TOTAL AREA OF ALL PERMANENT OPENINGS:
|_|_|_|_|_|_| SQUARE INCHES.

IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT?
☐ YES ☐ NO

Check YES if a garage is attached to the building; otherwise, check NO. If YES, provide the total square footage of the garage.

Check YES if the garage has any openings that allow the passage of floodwaters; otherwise, check NO. If flood openings are present, provide the total number and the total square inches of permanent flood openings.

Check YES if the garage is used solely for parking of vehicles, building access, and/or storage; otherwise check NO.

If YES, indicate if the garage contains machinery and/or equipment; otherwise check NO.

For more information on non-elevated buildings and attached garages, refer to the Lowest Floor Guide (LFG) section of this manual.

2. Basement/Subgrade Crawlspace

NON-ELEVATED BUILDINGS

2. BASEMENT/SUBGRADE CRAWLSPACE
DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:
_____

DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:
_____

Check YES if the basement/subgrade crawlspace contains machinery and/or equipment and select the appropriate value; otherwise, check NO.

Check YES if the basement/subgrade crawlspace contains a washer, dryer, or food freezer and select the appropriate value; otherwise, check NO.

XIII. COMPLETING PAGE 2 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM

The agent/producer must complete all relevant items in Page 2 of the Preferred Risk Policy and Newly Mapped Application form for all buildings.

A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers)

This section is required for all elevated buildings, including manufactured (mobile) homes/travel trailers.

1. Area Below the Lowest Elevated Floor

ELEVATED BUILDINGS

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW

☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

If the building is elevated, indicate whether the area below the lowest elevated floor is free of obstruction or with obstruction. An obstruction is a partially or fully enclosed area, or machinery and equipment, below the lowest elevated floor of the building.

2. Elevating Foundation Type

ELEVATED BUILDINGS

2. ELEVATING FOUNDATION TYPE

☐ PIERS, POSTS, OR PILES
☐ REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS
☐ REINFORCED CONCRETE SHEAR WALLS
☐ WOOD SHEAR WALLS
☐ SOLID FOUNDATION WALLS

Check the elevating foundation type used for the building.

NOTE: "Solid (perimeter) foundation walls" means foundation walls as shown in Building Diagram numbers 7 and 8 on the Elevation Certificate.

3. Machinery and/or Equipment Below the Elevated Floor

ELEVATED BUILDINGS

3. MACHINERY AND/OR EQUIPMENT

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:

_____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:

_____

Check YES if the area below the elevated floor contains machinery and/or equipment and select the appropriate value. Otherwise, check NO.

Check YES if the area below the elevated floor contains a washer, dryer, or food freezer and select the appropriate value. Otherwise, check NO.

4. Area Below the Elevated Floor

ELEVATED BUILDINGS

4. AREA BELOW THE ELEVATED FLOOR

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO

IF YES, CHECK ONE OF THE FOLLOWING:
☐ FULLY ☐ PARTIALLY

IS THERE A GARAGE? (CHECK ONE)

☐ NO GARAGE
☐ BENEATH THE LIVING SPACE
☐ NEXT TO THE LIVING SPACE

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?
☐ YES ☐ NO

IF YES, HOW MANY? _____

Check YES if the area below the elevated floor is enclosed; otherwise, check NO. If YES, indicate whether the area is fully or partially enclosed.

Select NO if there is no garage attached to the building.

Select Beneath the Living Space if the garage is under the lowest elevated floor and within the footprint of the building.

Select Next to Living Space if the garage is not under the lowest elevated floor and is attached to the building.

For additional guidance on elevated buildings with a garage, refer to Lowest Floor Guide (LFG) section of this manual.

Check YES if the area below the elevated floor contains elevators; otherwise, check NO. If YES, indicate the number of elevators.

ELEVATED BUILDINGS

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.

INDICATE MATERIAL USED FOR ENCLOSURE:

☐ INSECT SCREENING
☐ LIGHT WOOD LATTICE
☐ SOLID WOOD FRAME WALLS (BREAKAWAY)
☐ SOLID WOOD FRAME WALLS (NON-BREAKAWAY)
☐ MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
☐ MASONRY WALLS (NON-BREAKAWAY)
☐ OTHER (DESCRIBE):

_____

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:

|_|_|_|_|_| SQUARE FEET

Indicate the materials used for the enclosure.

If enclosed with a material other than insect screening or light wood lattice, provide the square footage of the enclosed area.

ELEVATED BUILDINGS

IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DESCRIBE: _____

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?
☐ YES ☐ NO

Check YES if the enclosed area is used for any purpose other than solely for parking of vehicles, building access, or storage, and provide a description; otherwise, check NO.

Check YES if the enclosed area has more than 20 linear feet of interior finished wall, paneling, etc.; otherwise, check NO.

5. Flood Openings

ELEVATED BUILDINGS

5. FLOOD OPENINGS

IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO

IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____.

TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS:

|_|_|_|_|_| SQUARE INCHES.

ARE FLOOD OPENINGS ENGINEERED?
☐ YES ☐ NO
IF YES, SUBMIT CERTIFICATION.

Check YES if the area is constructed with a minimum of 2 openings (excluding doors); otherwise, check NO.

The openings must be positioned on at least 2 exterior walls and have a total net area of not less than 1 square inch for every square foot of enclosed area.

If the enclosure is partially subgrade, a minimum of 2 openings must be provided, with positioning on a single wall adjacent to the lowest grade next to the building.

The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior adjacent grade or floor immediately below the openings. Enter the number of openings and the total area of all openings in square inches.

Indicate if the flood openings are engineered. If YES, submit certification; otherwise, check NO.

For further guidance, refer to the Proper Opening Requirements in the Lowest Floor Guide (LFG) section of this manual.

B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Homes/Travel Trailer Data

MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA

YEAR OF MANUFACTURE: |_|_|_|_|

MAKE: |_|_|_|_|

C. Construction Information

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:

☐ BUILDING PERMIT ☐ CONSTRUCTION _____/_____/_____

CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:

☐ SUBSTANTIAL IMPROVEMENT _____/_____/_____

CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:

☐ LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT

☐ LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

- **Construction Date**

  Enter the building construction date (month/day/year). For Pre-FIRM buildings, enter the date the building was originally constructed, even if the building has subsequently been substantially improved. For Post-FIRM buildings, enter the date the building was originally constructed, unless the building has been substantially improved. For Post-FIRM buildings that have been substantially improved, enter the date the building was substantially improved.

  Select the applicable box.

  NOTE: For optional rating for Pre-FIRM buildings, refer to the Rating section of this manual.

- **Building Permit**

  Select this box if construction began within 180 days of the building permit date and enter the building permit date.

- **Construction**

  Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

- **Substantial Improvement**

  Select this box if the building has been substantially improved. Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

- **Manufactured (Mobile) Homes/Travel Trailers Located Outside a Mobile Home Park or Subdivision**

  Select this box if the manufactured (mobile) home or travel trailer is located outside a mobile home park or subdivision, and enter the date of permanent placement.

- **Manufactured (Mobile) Homes/Travel Trailers Located** Inside **a Mobile Home Park or Subdivision**

  Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.

D. Contents

CONTENTS

CONTENTS LOCATED IN:*

☐ BASEMENT/ENCLOSURE ☐ BASEMENT/ENCLOSURE *AND* ABOVE

☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL

☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER

☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO

IF NO, DESCRIBE: _____

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

Check the box that describes the location of the contents to be insured. Check YES if personal property is household contents; otherwise, check NO and describe.

E. Building Eligibility

BUILDING ELIGIBILITY

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.

ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:

A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? ☐ YES ☐ NO

Check YES if the building is located in an SFHA; otherwise, check NO.

NOTE: If the answer to question A is YES, this risk is not eligible for the PRP, but may be eligible under the Newly Mapped procedure.

BUILDING ELIGIBILITY

B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?

- 2 LOSS PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000 ☐ YES ☐ NO

Check the appropriate boxes to determine the building's eligibility for a PRP.

NOTE: If the answer is YES to any of the questions in B, this risk is not eligible for the PRP.

F. Coverage and Premium

COVERAGE AND PREMIUM

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE *NFIP FLOOD INSURANCE MANUAL*

BUILDING AND CONTENTS COVERAGE COMBINATION

REQUESTED COVERAGE	
BUILDING COVERAGE	$
CONTENTS COVERAGE / CONTENTS ONLY	$
PREMIUM CALCULATION	
BASE PREMIUM	$
MULTIPLIER	
ADJUSTED PREMIUM	$
ICC PREMIUM	$
PREMIUM SUBTOTAL	**$**
RESERVE FUND ASSESSMENT PERCENT	%
RESERVE FUND ASSESSMENT AMOUNT	$
TOTAL PREMIUM	**$**
FEES AND SURCHARGES	
HFIAA SURCHARGE	$
PROBATION SURCHARGE	$
FEDERAL POLICY FEE	$
TOTAL AMOUNT DUE	**$**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____

RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

Enter the coverage limits and base premium amounts from the appropriate PRP premium tables in this section. Apply a multiplier of 1.00 and enter the adjusted premium.

Next, add the Increased Cost of Compliance (ICC) premium and calculate the premium subtotal. The ICC Premium is $5 for residential coverage up to and including $230,000 and $4 for coverage over $230,000. The ICC Premium is $5 for Non-Residential Business and Other Non-Residential coverage up to and including $480,000 and $4 for coverage over $480,000.

Next, in the Reserve Fund Assessment percent field, enter 15%. Determine and enter the Reserve Fund Assessment dollar amount. Then calculate the total premium.

Next, add either a $25.00 or a $250.00 surcharge to the premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).

The HFIAA surcharge is $25.00 for policies covering primary residences, including contents-only policies. Refer to the Primary Residence guidance in this section of the manual. For all other policies, the HFIAA surcharge is $250.00. The HFIAA surcharge is not subject to agent commissions.

Next, add the $50 Probation Surcharge, if applicable.

Next, enter the $25 Federal Policy Fee, and calculate the Total Amount Due. A rating example is shown at the end of this section.

Finally, indicate the table used to determine the base premium from the appropriate PRP tables in this section, and check risk rating method “7” for a PRP.

G. Signature

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER ____/____/____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) ____/____/____ DATE (MM/DD/YYYY)

The agent/producer must sign and date Page 2 of the Preferred Risk Policy and Newly Mapped Application form and is responsible for the completeness and accuracy of the information provided on it. The insured’s signature is optional.

NOTE: The waiting period, if applicable, is added to the application date to determine the policy effective date entered in the Policy Period section of the application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

XIV. MAILING INSTRUCTIONS

Upon completion of all sections of the application, attach all required certifications and other documents to the application, along with a check or money order made payable to the insurer for the Total Amount Due.

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, with the Preferred Risk Policy and Newly Mapped Application form.

Mail the original copy of the completed application and all required documentation as described above, with the Total Amount Due, to the insurer. Retain a copy of the application and supporting documents for the agency file, and provide copies of the application to the applicant and the mortgagee.

After receipt of the application and Total Amount Due, the insurer will validate and process the application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies

of the declarations page will be provided to the agent/producer and any designated mortgagee(s).

XV. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an application is incomplete, and/or the information submitted is incorrect or inconsistent, a policy will not be issued. The application may be placed in a pending status until the agent/producer provides the complete or correct information.

For NFIP Direct Business, in the case of an incomplete Preferred Risk Policy and Newly Mapped Application form, the Servicing Agent will send the agent/producer a letter requesting the necessary information. Copies of this letter will be provided to the named insured and designated mortgagee(s). The agent/producer should provide the necessary information to the NFIP Servicing Agent.

If the premium received is not enough to purchase the kind and amount of coverage requested, the policy will be issued for only the kind and amount of coverage that can be purchased for the premium payment received.

XVI. PRP RATING EXAMPLE

PREFERRED RISK POLICY, $1,250/$1,250 DEDUCTIBLE, ZONE X, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

REGULAR PROGRAM:

- Flood Zone: X
- Policy Effective Date: 4/8/2016
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,250/$1,250
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Building Coverage: $200,000
- Contents Coverage: $80,000
- Multiplier: 1.000
- ICC Premium: $5
- Reserve Fund Percent 15%
- Reserve Fund Assessment $49
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee $25

COVERAGE AND PREMIUM:

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THIS MANUAL.

BUILDING AND CONTENTS COVERAGE COMBINATION

REQUESTED COVERAGE	
BUILDING COVERAGE	$200,000
CONTENTS COVERAGE / CONTENTS ONLY	$80,000
PREMIUM CALCULATION	
BASE PREMIUM	$321
MULTIPLIER	1.000
ADJUSTED PREMIUM	$321
ICC PREMIUM	$5
PREMIUM SUBTOTAL	**$326**
RESERVE FUND ASSESSMENT PERCENT	15%
RESERVE FUND ASSESSMENT AMOUNT	$49
TOTAL PREMIUM	**$375**
FEES AND SURCHARGES	
HFIAA SURCHARGE	$25
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$25
TOTAL AMOUNT DUE	**$425**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: 3A
RISK RATING METHOD: ☒ 7 – PRP ☐ R – NEWLY MAPPED

PREMIUM CALCULATION:

1	Enter the coverage amounts: Building: $200,000 / Contents: $80,000	
2	Select Base Premium:	$321
3	Apply the Multiplier:	1.000
4	Adjusted Premium:	$321
5	Add ICC Premium:	$5
6	Subtotal:	$326
7	Enter Reserve Fund Assessment Percentage:	15%
8	Add Reserve Fund Assessment Amount:	$49
9	Subtotal:	$375
10	HFIAA Surcharge:	$25
11	Add Federal Policy Fee:	$25
12	**Total Prepaid Amount:**	**$425**

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PAGE 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION, PAGE 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW ☐ RENEWAL
☐ TRANSFER (NFIP ONLY)
PRIOR POLICY #: _____

BILLING

FOR RENEWAL, BILL:
☐ INSURED
☐ FIRST MORTGAGEE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? ☐ YES ☐ NO
IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).
IDENTIFY ADDRESS TYPE: ☐ STREET ☐ LEGAL DESCRIPTION* ☐ GEOGRAPHIC LOCATION

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:

_____

* LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
CASE FILE NO.: _____

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
FIRM ZONE: _____ MAP DATE: ____/____/_____
CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____
MAP DATE: ____/____/_____
NEWLY MAPPED INFORMATION
DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ____/____/_____

POLICY PERIOD

POLICY PERIOD IS FROM ____/____/_____ TO ____/____/_____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.

WAITING PERIOD:
☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
☐ TRANSFER (NFIP ONLY) – NO WAITING PERIOD

INDICATE THE PROPERTY PURCHASE DATE: ____/____/_____

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____
IS THE INSURED A SMALL BUSINESS? ☐ YES ☐ NO
IS THE INSURED A NON-PROFIT ENTITY? ☐ YES ☐ NO

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____
IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF: ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER
IF OTHER, SPECIFY: _____

LOAN NO.: _____
IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

PRIOR NFIP COVERAGE

COMPLETE THIS SECTION FOR PRE- AND POST-FIRM BUILDINGS LOCATED IN AN SFHA.
1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? ☐ YES ☐ NO
2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? ☐ YES ☐ NO
3. **IF YES**, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? ☐ YES ☐ NO
4. **IF YES**, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? ☐ YES ☐ NO
   IF YES, WHAT IS THE SUSPENSION DATE? ____/____/_____
   WHAT IS THE REINSTATEMENT DATE? ____/____/_____
5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? ☐ YES ☐ NO

NFIP COPY

ALL BUILDINGS

1. BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

2. BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2-4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL BUSINESS
☐ OTHER NON-RESIDENTIAL

3. IS THE BUILDING A HOUSE OF WORSHIP? ☐ YES ☐ NO

4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? ☐ YES ☐ NO

5. BUILDING DESCRIPTION (CHECK ONE)
☐ MAIN HOUSE
☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE
☐ BARN
☐ APARTMENT BUILDING
☐ APARTMENT – UNIT
☐ COOPERATIVE BUILDING
☐ COOPERATIVE – UNIT
☐ WAREHOUSE
☐ TOOL/STORAGE SHED
☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
☐ OTHER: _____

6. CONDOMINIUM INFORMATION
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
IS COVERAGE FOR THE ENTIRE BUILDING? ☐ YES ☐ NO
TOTAL NUMBER OF UNITS: _____ ☐ HIGH-RISE ☐ LOW-RISE
IS COVERAGE FOR A CONDOMINIUM UNIT? ☐ YES ☐ NO

7. ADDITIONS AND EXTENSIONS (IF APPLICABLE)
DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)
COVERAGE IS FOR:
☐ BUILDING INCLUDING ADDITION(S) AND EXTENSION(S)
☐ BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION:
_____
☐ ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S):
_____

8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE
IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.

9. BUILDING INFORMATION
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 LOCATED ON FEDERAL LAND? ☐ YES ☐ NO
IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

10. IS BUILDING ELEVATED? ☐ YES ☐ NO

11. BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE
IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? ☐ YES ☐ NO

12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

NON-ELEVATED BUILDINGS

1. GARAGE
IS A GARAGE ATTACHED TO THE BUILDING? ☐ YES ☐ NO
TOTAL NET AREA OF THE GARAGE:
|_|_|_|_|_| SQUARE FEET.
ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? ☐ YES ☐ NO
IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____
TOTAL AREA OF ALL PERMANENT OPENINGS:
|_|_|_|_|_| SQUARE INCHES.
IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? ☐ YES ☐ NO
IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

2. BASEMENT/SUBGRADE CRAWLSPACE
DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:
_____
DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:
_____

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

THIS LAYOUT OF THE REVISED PRP AND NEWLY MAPPED APPLICATION, PAGE 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION, PAGE 2 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.
ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)
PRIOR POLICY #: _____

ELEVATED BUILDINGS

ELEVATED BUILDINGS (INCLUDING MANUFACTURED [MOBILE] HOMES/ TRAVEL TRAILERS)

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW
☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

2. ELEVATING FOUNDATION TYPE
☐ PIERS, POSTS, OR PILES
☐ REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS
☐ REINFORCED CONCRETE SHEAR WALLS
☐ WOOD SHEAR WALLS
☐ SOLID FOUNDATION WALLS

3. MACHINERY AND/OR EQUIPMENT
DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT: _____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT: _____

4. AREA BELOW THE ELEVATED FLOOR
IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO
IF YES, CHECK ONE OF THE FOLLOWING:
☐ FULLY ☐ PARTIALLY

IS THERE A GARAGE? (CHECK ONE)
☐ NO GARAGE
☐ BENEATH THE LIVING SPACE
☐ NEXT TO THE LIVING SPACE

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?
☐ YES ☐ NO
IF YES, HOW MANY? _____

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.
INDICATE MATERIAL USED FOR ENCLOSURE:
☐ INSECT SCREENING
☐ LIGHT WOOD LATTICE
☐ SOLID WOOD FRAME WALLS (BREAKAWAY)
☐ SOLID WOOD FRAME WALLS (NON-BREAKAWAY)
☐ MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
☐ MASONRY WALLS (NON-BREAKAWAY)
☐ OTHER (DESCRIBE): _____

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:
|_|_|_|_|_|_| SQUARE FEET
IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DESCRIBE: _____
DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?
☐ YES ☐ NO

5. FLOOD OPENINGS
IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO
IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____
TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS:
|_|_|_|_|_|_| SQUARE INCHES.
ARE FLOOD OPENINGS ENGINEERED?
☐ YES ☐ NO
IF YES, SUBMIT CERTIFICATION.

MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA
YEAR OF MANUFACTURE: |_|_|_|_|
MAKE: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|
MODEL NUMBER: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|
SERIAL NUMBER: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|
DIMENSIONS: |_|_|_|_| × |_|_|_|_| FEET
ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? ☐ YES ☐ NO
IF YES, THE DIMENSIONS ARE: |_|_|_|_| × |_|_|_|_| FEET

2. ANCHORING
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)
☐ OVER-THE-TOP TIES ☐ GROUND ANCHORS
☐ FRAME TIES ☐ SLAB ANCHORS
☐ FRAME CONNECTORS
☐ OTHER (DESCRIBE): _____

3. INSTALLATION
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)
☐ MANUFACTURER'S SPECIFICATIONS
☐ LOCAL FLOODPLAIN MANAGEMENT STANDARDS
☐ STATE AND/OR LOCAL BUILDING STANDARDS

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:
☐ BUILDING PERMIT ☐ CONSTRUCTION ____/____/_____

CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:
☐ SUBSTANTIAL IMPROVEMENT ____/____/_____

CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:
☐ LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

CONTENTS

CONTENTS LOCATED IN:*
☐ BASEMENT/ENCLOSURE ☐ BASEMENT/ENCLOSURE *AND* ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO
IF NO, DESCRIBE: _____
*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

BUILDING ELIGIBILITY

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.

ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:
A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? ☐ YES ☐ NO
B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?
- 2 LOSS PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000 ☐ YES ☐ NO

COVERAGE AND PREMIUM

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE *NFIP FLOOD INSURANCE MANUAL*

BUILDING AND CONTENTS COVERAGE COMBINATION

REQUESTED COVERAGE	
BUILDING COVERAGE	$
CONTENTS COVERAGE / CONTENTS ONLY	$
PREMIUM CALCULATION	
BASE PREMIUM	$
MULTIPLIER	
ADJUSTED PREMIUM	$
ICC PREMIUM	$
PREMIUM SUBTOTAL	**$**
RESERVE FUND ASSESSMENT PERCENT	%
RESERVE FUND ASSESSMENT AMOUNT	$
TOTAL PREMIUM	**$**
FEES AND SURCHARGES	
HFIAA SURCHARGE	$
PROBATION SURCHARGE	$
FEDERAL POLICY FEE	$
TOTAL AMOUNT DUE	**$**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____
RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

_____ ____/____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____ ____/____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

NFIP COPY

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

National Flood Insurance Program

PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION

FEMA FORM 086-0-5

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 10 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

I. GENERAL DESCRIPTION

The Newly Mapped procedure applies to properties previously in Zones B, C, X, or D that have been newly mapped into a Special Flood Hazard Area (SFHA). This procedure also applies to all Preferred Risk Policy Eligibility Extension (PRP EE) policies that renewed under the Newly Mapped procedure between April 1, 2015, and April 1, 2016. The Newly Mapped procedure does not apply to properties mapped into the SFHA by the initial Flood Insurance Rate Map (FIRM).

For 1–4 family dwellings, the maximum coverage combination is $250,000 building and $100,000 contents. For other residential buildings, the maximum coverage combination is $500,000 building and $100,000 contents. Up to $100,000 contents-only coverage is available for all residential properties.

For non-residential business, and other non-residential properties, the maximum coverage combination is $500,000 building and $500,000 contents. Up to $500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Eligibility

To be eligible for coverage under the Newly Mapped procedure, the building must meet the following criteria:

- Properties newly mapped into an SFHA on or after April 1, 2015, are eligible for the Newly Mapped procedure if the applicant obtains coverage that is effective within 12 months of the map revision date and if the property does not fall under any of the categories of Ineligible properties. Refer to the Ineligibility subsection in this section of the manual.
- PRP EE policies issued prior to April 1, 2015 are eligible for the Newly Mapped procedure, as long as continuous coverage is maintained.

For the purpose of determining the flood zone, the agent/producer may use the FIRM in effect at the time of application and presentment of premium.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types — 1–4 family properties (including individual condominium units in residential condominium buildings), other residential properties, and non-residential business, and other 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 Newly Mapped procedure is based on the preceding requirements and on the building's flood loss history. If any of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the Newly Mapped procedure:

- 2 flood insurance claim payments for separate losses, each more than $1,000; *or*
- 3 or more flood insurance claim payments for separate losses, regardless of amount; *or*
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than $1,000; *or*
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; *or*
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than $1,000.

NOTE: Multiple losses at the same location within 10 days of each other are counted as 1 loss, with the payment amounts added together.

In determining a building's flood loss history for the Newly Mapped procedure, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage. A Newly

TABLE 1. PROPERTIES NEWLY MAPPED INTO AN SFHA COVERAGE LIMITS

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1–4 FAMILY	OTHER RESIDENTIAL	NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL
Combined Building/Contents	$250,000/$100,000	$500,000/$100,000	$500,000/$500,000
Contents Only	$100,000	$100,000	$500,000

Mapped property that becomes ineligible due to loss history must be renewed as a standard-rated policy. Renewal of a policy under the Newly Mapped procedure that does not qualify because of loss history is considered a misrating.

III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the Condominium Rating Chart (Table 2) in this section.

Properties mapped into the SFHA for the first time by the initial FIRM for a community entering the Regular Program are not eligible for the Newly Mapped procedure.

A property is ineligible for the Newly Mapped procedure when the first policy effective date is more than 12 months after the effective date of the FIRM that revised the property's zone from a non-SFHA into an SFHA.

As of October 1, 2016, the Newly Mapped procedure will not apply to policies insuring properties located in Zone A99.

Buildings and/or contents in Emergency Program communities are not eligible for the Newly Mapped procedure.

Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy (RCBAP) are not eligible for the Newly Mapped procedure.

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.

Policies that lapsed and are reinstated by means of a new application will not be eligible for the Newly Mapped procedure under the following conditions:

- The insured reinstates coverage on a building that was previously covered by a Standard Flood Insurance Policy (SFIP) that expired or was canceled;
- One or more of the named insureds on the new policy was either a named insured on the expired or canceled policy or had an ownership interest in the building at the time the policy expired or was canceled;
- The coverage was reinstated with premium received:
  - More than 90 days after prior policy expiration or cancellation where the named insured has maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; *or*
  - More than 30 days after the prior policy expiration or cancellation date, where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; *and*
- The policy expiration or cancellation was for a reason other than that:
  - The insured was no longer legally required to obtain and maintain flood insurance; or
  - The insured property was in a community that was suspended from the NFIP and the policy was reinstated within 180 days of reinstatement of the community as a participant in the NFIP.

IV. DOCUMENTATION

A Preferred Risk Policy and Newly Mapped Application form must be used when applying for coverage under the Newly Mapped procedure. To determine eligibility, both the previous and current zones must each be documented with 1 or more of the items from the list below.

- A Letter of Map Amendment (LOMA);
- A Letter of Map Revision (LOMR);
- A Letter of Determination Review (LODR);
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;
- An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification that guarantees the accuracy of the information; *or*
- A copy of the most recent flood map marked to show the exact location and flood zone of the building is also acceptable, though additional documentation may be required if the building is close to the zone boundary.

An agent/producer writing through a Write Your Own (WYO) Company should contact that company for guidance.

V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements due to loss history, it cannot be renewed under the Newly Mapped procedure. It must be non-renewed or rewritten as a standard-rated policy.

The NFIP allows coverage to be reinstated by means of a renewal if payment is received by the NFIP within 90 days of the policy expiration or cancellation date. During the first 30 days following expiration, the policy will be renewed with no change to the effective date. During the remaining 60 days, coverage is reinstated with a 30-day waiting period and will only renew under the Newly Mapped procedure after the first instance where coverage renews by means of a payment received within 31–90 days of expiration. For any subsequent renewals, if the payment is received more than 30 days after expiration, the policy will be ineligible for renewal under the Newly Mapped procedure.

After the initial policy year, a policy issued under the Newly Mapped procedure will begin the transition to full-risk rates. An insured may obtain an Elevation Certificate to determine whether full-risk rates are more favorable. The full-risk rates may be based on the current map or a grandfathered zone and/or Base Flood Elevation (BFE). For additional guidance, refer to the Rating section of this manual.

VI. COVERAGE LIMITATIONS

- Basement coverage limitations apply to a policy issued under the Newly Mapped procedure.
- Individual condominium units in non-residential condominium buildings are not eligible for building coverage.
- Condominium units insured under the Dwelling or General Property form are not eligible for Increased Cost of Compliance (ICC) coverage.

NOTE: Elevated building coverage limitations do not apply to a policy issued under the Newly Mapped procedure

VII. DEDUCTIBLES

The deductible for a Newly-Mapped-rated policy is $1,000 each for both building and contents if the building coverage is less than or equal to $100,000; if the building coverage is over $100,000, the deductible is $1,250, regardless of the insured building's construction date compared to the initial FIRM date. A contents-only policy will have a $1,000 deductible.

VIII. ENDORSEMENTS

A Newly-Mapped-rated policy may be endorsed to:

- Increase coverage mid-term. See the General Change Endorsement section in this manual for an example.
- Correct misratings, such as those due to an incorrect building description or community number.

IX. CONVERSION OF A STANDARD-RATED POLICY TO A NEWLY-MAPPED-RATED POLICY DUE TO MISRATING

A policy written as a standard-rated policy during the first year after a map revision, and later found to be eligible for the Newly Mapped procedure may be endorsed or canceled and rewritten for only the current policy term. The appropriate multiplier based on the map revision date must be used to determine the amount due.

The policy may be canceled/rewritten using Cancellation Reason 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; *and*
- No claim has been paid or is pending on the policy term being canceled.

The building and/or contents coverage on the Newly-Mapped-rated policy must be equal either to the building limit and/or contents limit issued under the standard-rated policy, or to the next-higher limit available under the Newly-Mapped-rated policy if there is no Newly-Mapped-rated policy option equal to the standard-rated policy building and/or contents limit.

For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

X. CONVERSION OF A NEWLY-MAPPED-RATED POLICY TO A STANDARD-RATED POLICY

A Newly-Mapped-rated policy must be canceled and rewritten as a standard-rated policy if the risk does not meet the Newly-Mapped-rated policy requirements on the policy effective date. (See the Eligibility Requirements subsection in this section.)

When converting a Newly-Mapped-rated policy to a standard-rated policy, all underwriting information must be obtained at the time of conversion, unless the information is contained in the underwriting file.

The building and/or contents coverage on the new standard-rated policy cannot exceed the building limit and/or contents limit issued under the Newly-Mapped-rated policy.

The policyholder will have 30 days from notification to pay the additional premium due, or 60 days from notification to obtain additional information if needed to rate the policy, and then 30 days to pay the additional premium due. The premium due will be calculated from the beginning of the policy term to restore the originally requested limits without a waiting period. The policyholder has the option to reduce or delete coverage in order to wholly or partially reduce the underpayment amount.

If increased coverage limits are desired, the new standard-rated policy must be endorsed; the 30-day waiting period will apply.

TABLE 2. PROPERTIES NEWLY MAPPED INTO AN SFHA 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]	NEWLY MAPPED	RATE TABLE	POLICY FORM
UNIT OWNER	Single family	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Single family	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

MULTI-UNIT RESIDENTIAL BUILDING – 2 TO 4 UNITS PER BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	NEWLY MAPPED	RATE TABLE	POLICY FORM
UNIT OWNER	2–4	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2–4	Yes	Yes	1–4 Family residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non-residential contents-only	General Property

MULTI-UNIT RESIDENTIAL BUILDING – 5 OR MORE UNITS PER BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	NEWLY MAPPED	RATE TABLE	POLICY FORM
UNIT OWNER	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	Other residential	Yes	Yes	Other residential	Dwelling
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non-residential contents-only	General Property

NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY[1]	CONDO UNIT INDICATOR[1]	NEWLY MAPPED	RATE TABLE	POLICY FORM
OWNER OF NON-RESIDENTIAL CONTENTS	Non-residential business, Other Non-residential	Yes (Building coverage not available)	Yes	Non-residential business, Other Non-residential contents-only	General Property
OWNER OF RESIDENTIAL CONTENTS	Single family	Yes (Building coverage not available)	Yes	Residential contents-only	Dwelling
ASSOCIATION (ENTIRE BUILDING)	Non-residential business, Other Non-residential	N/A	Yes	Non-residential business, Other Non-residential building and contents	General Property

1 When there is a mixture of residential and non-residential usage within a single building, refer to the General Rules section of this manual.

TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE[1]			WITHOUT BASEMENT OR ENCLOSURE[2]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$127	$ 20,000	$ 8,000	$100
$ 30,000	$ 12,000	$160	$ 30,000	$ 12,000	$133
$ 50,000	$ 20,000	$214	$ 50,000	$ 20,000	$187
$ 75,000	$ 30,000	$258	$ 75,000	$ 30,000	$226
$100,000	$ 40,000	$286	$100,000	$ 40,000	$255
$125,000	$ 50,000	$302	$125,000	$ 50,000	$270
$150,000	$ 60,000	$321	$150,000	$ 60,000	$290
$200,000	$ 80,000	$358	$200,000	$ 80,000	$321
$250,000	$100,000	$386	$250,000	$100,000	$344

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$20	$ 8,000	$40
$ 12,000	$37	$ 12,000	$66
$ 20,000	$70	$ 20,000	$104
$ 30,000	$85	$ 30,000	$125
$ 40,000	$98	$ 40,000	$143
$ 50,000	$111	$ 50,000	$161
$ 60,000	$124	$ 60,000	$179
$ 80,000	$149	$ 80,000	$200
$100,000	$175	$100,000	$222

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

TABLE 4. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

With Basement or Enclosure[1]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$142	$157	$170	$184	$197	$209	$220	$231	$242
	$ 30,000	$157	$171	$185	$199	$212	$224	$235	$246	$257
	$ 50,000	$193	$208	$222	$235	$248	$260	$272	$282	$293
	$ 75,000	$210	$225	$239	$252	$265	$277	$289	$299	$310
	$100,000	$233	$248	$262	$276	$289	$300	$312	$323	$333
	$125,000	$239	$253	$266	$280	$293	$305	$317	$327	$338
	$150,000	$244	$258	$272	$286	$298	$310	$322	$332	$343
	$200,000	$276	$291	$305	$319	$331	$343	$354	$364	$375
	$250,000	$294	$309	$323	$337	$349	$360	$372	$383	$393
	$300,000	$309	$323	$336	$348	$360	$371	$383	$393	$403
	$350,000	$323	$337	$349	$362	$373	$384	$396	$405	$415
	$400,000	$336	$348	$361	$374	$385	$395	$407	$416	$426
	$450,000	$347	$360	$372	$385	$395	$406	$418	$427	$436
	$500,000	$358	$370	$383	$395	$405	$415	$427	$436	$445

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

Without Basement or Enclosure[2]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$112	$125	$136	$148	$159	$169	$179	$189	$197
	$ 30,000	$131	$143	$154	$166	$177	$187	$197	$207	$215
	$ 50,000	$168	$180	$192	$203	$214	$225	$234	$244	$252
	$ 75,000	$190	$201	$213	$224	$234	$245	$255	$264	$273
	$100,000	$209	$220	$232	$243	$253	$264	$274	$283	$292
	$125,000	$216	$228	$240	$249	$260	$270	$279	$289	$297
	$150,000	$224	$235	$247	$257	$268	$277	$287	$296	$305
	$200,000	$253	$264	$276	$287	$297	$307	$317	$325	$334
	$250,000	$269	$280	$292	$303	$313	$323	$332	$341	$349
	$300,000	$293	$302	$313	$322	$331	$341	$348	$356	$365
	$350,000	$309	$317	$328	$337	$345	$353	$362	$369	$378
	$400,000	$324	$331	$342	$349	$357	$366	$374	$381	$390
	$450,000	$338	$344	$353	$361	$369	$377	$385	$392	$401
	$500,000	$349	$355	$365	$372	$379	$388	$395	$402	$411

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

TABLE 5. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

With Basement or Enclosure[1]

	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	$918	$1,194	$1,458	$1,709	$1,949	$2,177	$2,393	$2,596	$2,788	$2,968
	$100,000	$1,316	$1,592	$1,855	$2,107	$2,346	$2,574	$2,790	$2,994	$3,185	$3,365
	$150,000	$1,593	$1,866	$2,127	$2,375	$2,613	$2,838	$3,052	$3,254	$3,443	$3,621
	$200,000	$1,750	$2,024	$2,284	$2,532	$2,770	$2,996	$3,210	$3,411	$3,601	$3,779
	$250,000	$1,861	$2,134	$2,395	$2,643	$2,881	$3,106	$3,320	$3,521	$3,712	$3,890
	$300,000	$1,983	$2,256	$2,517	$2,765	$3,003	$3,228	$3,442	$3,644	$3,833	$4,011
	$350,000	$2,119	$2,391	$2,651	$2,901	$3,137	$3,363	$3,576	$3,778	$3,968	$4,146
	$400,000	$2,207	$2,480	$2,740	$2,989	$3,226	$3,452	$3,665	$3,866	$4,056	$4,234
	$450,000	$2,308	$2,581	$2,841	$3,091	$3,327	$3,553	$3,766	$3,968	$4,157	$4,335
	$500,000	$2,419	$2,692	$2,952	$3,201	$3,438	$3,664	$3,877	$4,078	$4,268	$4,446

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

Without Basement or Enclosure[2]

	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	$564	$711	$852	$986	$1,114	$1,235	$1,350	$1,459	$1,561	$1,657
	$100,000	$769	$916	$1,056	$1,191	$1,318	$1,440	$1,555	$1,664	$1,766	$1,862
	$150,000	$912	$1,057	$1,197	$1,330	$1,456	$1,576	$1,690	$1,798	$1,899	$1,994
	$200,000	$1,069	$1,215	$1,353	$1,487	$1,613	$1,733	$1,847	$1,955	$2,056	$2,151
	$250,000	$1,174	$1,320	$1,459	$1,592	$1,719	$1,838	$1,952	$2,060	$2,161	$2,256
	$300,000	$1,286	$1,432	$1,571	$1,704	$1,831	$1,950	$2,064	$2,172	$2,273	$2,368
	$350,000	$1,346	$1,492	$1,632	$1,764	$1,891	$2,011	$2,125	$2,232	$2,333	$2,428
	$400,000	$1,413	$1,558	$1,698	$1,831	$1,957	$2,077	$2,191	$2,299	$2,400	$2,495
	$450,000	$1,486	$1,632	$1,770	$1,903	$2,030	$2,150	$2,264	$2,371	$2,472	$2,567
	$500,000	$1,564	$1,710	$1,849	$1,982	$2,109	$2,228	$2,342	$2,450	$2,551	$2,646

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$138	$ 50,000	$335
$100,000	$218	$100,000	$517
$150,000	$294	$150,000	$688
$200,000	$372	$200,000	$866
$250,000	$451	$250,000	$1,044
$300,000	$530	$300,000	$1,222
$350,000	$609	$350,000	$1,401
$400,000	$688	$400,000	$1,579
$450,000	$765	$450,000	$1,757
$500,000	$844	$500,000	$1,936

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

TABLE 6A. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE APRIL 1, 2016 THROUGH DECEMBER 31, 2016

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2015–Dec 2015	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2016–Dec 2016	1. New business 2. Renewal of a policy written, in its prior term, as a PRP	1.000

TABLE 6B. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE JANUARY 1, 2017 THROUGH DECEMBER 31, 2017

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2016–Dec 2016	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

XI. COMPLETING PAGE 1 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM

The Preferred Risk Policy and Newly Mapped Application form, or a similar form for WYO Companies, must be used to apply for a policy under the Newly Mapped procedure.

The following are instructions for completing Page 1 of the Preferred Risk Policy and Newly Mapped Application form.

A. Application Type

☐ NEW ☐ RENEWAL
☐ TRANSFER (NFIP ONLY)
PRIOR POLICY #: _____

Check the appropriate box to indicate if the application is for a NEW policy, RENEWAL, or TRANSFER (Direct or WYO) of an existing policy. If the application is for a renewal or transfer, enter the prior 10-digit policy number.

Select NEW:

- If applying for a new policy.

Select RENEWAL:

- If renewing an existing policy by application.

Select TRANSFER (NFIP ONLY):

- If the agent/producer moves his or her book of business from one insurer to another, or when an insurer acquires another's book of business.
- If the agent/producer is transferring an individual policy within the NFIP (Direct or WYO). For additional guidance, refer to the Transfer of Business subsection in the General Rules section of this manual.

B. Billing

BILLING

FOR RENEWAL, BILL:
☐ INSURED
☐ FIRST MORTGAGEE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

Check the appropriate box to indicate who should receive the renewal bill.

C. Policy Period

POLICY PERIOD

POLICY PERIOD IS FROM ____ /____ /_____ TO ____ /____ /_____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.

WAITING PERIOD:
☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
☐ TRANSFER (NFIP ONLY) – NO WAITING PERIOD

INDICATE THE PROPERTY PURCHASE DATE: ____ /____ /_____

Enter the policy effective date and policy expiration date (month/day/year). Check the box for the applicable waiting period. The effective date of the policy is determined by adding the appropriate waiting period, if applicable, to the date of application listed in the "Signature" section. The standard waiting period is 30 days. For additional guidance on exceptions to the standard waiting period, refer to the Effective Date subsection in the General Rules section of this manual.

Check YES if the property was purchased on or after 07/06/2012, and indicate the property purchase date. Otherwise, check NO.

Provide the property purchase date. Property purchase does not apply to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

D. Agent/Producer Information

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

Enter the agent/producer or agency name, mailing address, agency number, tax ID number, phone number, fax number, and email address.

E. Insured Information

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

IS THE INSURED A SMALL BUSINESS? ☐ YES ☐ NO
IS THE INSURED A NON-PROFIT ENTITY? ☐ YES ☐ NO

Enter the name, mailing address, and telephone number of the insured.

Check YES if the insured is a small business with less than 100 employees; otherwise, check NO.

Check YES if the insured is a non-profit entity; otherwise, check NO.

F. Property Location

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY — BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? ☐ YES ☐ NO
IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).
IDENTIFY ADDRESS TYPE: ☐ STREET ☐ LEGAL DESCRIPTION* ☐ GEOGRAPHIC LOCATION

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:

* LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.

Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Information" section of the form.

If NO is checked, provide the address or location of the property to be insured.

Check the appropriate address type.

The property location should be provided as a standard street address whenever possible. The use of the legal description may be applied only while a building or subdivision is in the course of construction or prior to establishing a street address. The policy must be endorsed to indicate the street address as soon as it is available. A descriptive geographic location may be used when a building is in a very rural area of the country and a standard street address is not available. Property location cannot be listed as a post office box. Leave the rest of the section blank unless there is more than 1 building at the property location.

For an address with multiple buildings at the same location, describe the one building to be insured (barn, silo, etc.). Submit a sketch showing the location of the insured building to assist the NFIP in matching the policy number to the specific building insured.

If applying for insurance for an addition or extension separately, describe the addition or extension to be insured.

G. 1st Mortgagee

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

Enter the name, mailing address, and loan number of the first mortgagee.

Check YES for Mandatory Purchase if the building is located within the SFHA and the purchase of flood insurance is being required by a federally regulated or insured lender; otherwise, check NO.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

H. 2nd Mortgagee/Other

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF: ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER
IF OTHER, SPECIFY: _____

LOAN NO.: _____

IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

Identify the second mortgagee, loss payee or other by checking the appropriate box. Enter the name, mailing address, and loan number.

Check YES for Mandatory Purchase if the initial purchase of flood insurance is in connection with the making, increasing, extension or renewal of a loan; otherwise, check NO.

For condominium association applicants, do not enter the mortgagees for the individual condominium unit owners.

If more than 2 additional mortgagee or disaster assistance agencies exist, provide the requested information on the insurance agency's letterhead and attach the letterhead to the application form. Include whether or not the insurance is required under Mandatory Purchase along with the mortgagee information.

I. Disaster Assistance

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
CASE FILE NO.: _____

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency and enter the insured's case file number; otherwise, check NO.

J. Community

- **Rating Map Information**

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
FIRM ZONE: _____ MAP DATE: ____ /____ /_____

Provide the zone and map information from the FIRM most recently indicating that the building was outside the SFHA. Submit the rating map documentation with the application.

Enter name of the county or parish where the property is located. (Not all communities that have been assigned NFIP community numbers are participating in the NFIP. Policies may not be written in non-participating communities.)

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

NOTE: The postal address of the insured building may not reflect the community where the property is located. Therefore, do not rely on the postal address when determining community status and identification.

In addition, because of possible changes in the FIRM, do not rely on information from a prior policy as accurately reflecting the current FIRM information.

The current community number may also be obtained from a flood zone determination or by checking the *NFIP Community Status Book* online (http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book) or contacting the insurer or a local community official.

Enter the FIRM zone in the space provided.

Enter the effective date of the map used for rating in the space provided.

- **Current Map Information**

COMMUNITY

CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____
MAP DATE: ____ /____ /_____

Use the FIRM in effect and that is effective at the time of presentment of premium and completion of the application form. Submit the current map documentation with the application.

Enter the current map information and map date in the space provided.

- **Newly Mapped Information**

COMMUNITY

NEWLY MAPPED INFORMATION
DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ____ /____ /_____

Provide the date of the revised FIRM that initially mapped the building into the SFHA. Submit the newly mapped documentation with application.

K. Prior NFIP Coverage

PRIOR NFIP COVERAGE

COMPLETE THIS SECTION FOR PRE- AND POST-FIRM BUILDINGS LOCATED IN AN SFHA.
1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? ☐ YES ☐ NO
2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? ☐ YES ☐ NO
3. IF YES, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? ☐ YES ☐ NO
4. IF YES, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? ☐ YES ☐ NO
   IF YES, WHAT IS THE SUSPENSION DATE? ____ /____ /_____
   WHAT IS THE REINSTATEMENT DATE? ____ /____ /_____
5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? ☐ YES ☐ NO

Complete this section for Pre- and Post-FIRM buildings located in an SFHA.

1. Check YES if the applicant had a prior NFIP policy for this property; otherwise, check NO. If NO, disregard questions 2 through 5.
2. Check YES if the prior policy was required by the lender under mandatory purchase; otherwise, check NO.
3. Check YES if the prior NFIP policy ever lapsed while coverage was required under mandatory purchase by the lender; otherwise, check NO.
4. Check YES if the lapse was the result of a community suspension; otherwise, check NO. If YES, enter the suspension date and the reinstatement date.
5. Check YES if the new policy will be effective within 180 days of the community reinstatement date; otherwise, check NO.

L. All Buildings

Complete all required information in this section.

1. Building Purpose

ALL BUILDINGS

1. BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

- Indicate if the building's purpose is 100% Residential or 100% Non-Residential. If Mixed Use, specify percentage of residential use.

2. Building Occupancy

ALL BUILDINGS

2. BUILDING OCCUPANCY
- ☐ SINGLE FAMILY
- ☐ 2–4 FAMILY
- ☐ OTHER RESIDENTIAL
- ☐ NON-RESIDENTIAL BUSINESS
- ☐ OTHER NON-RESIDENTIAL

Check the type of occupancy for the building (i.e., Single Family, 2–4 Family, Other Residential, Non-Residential Business or Other Non-Residential.

- **Single Family** – This is either:
  a. A residential single-family building in which the total floor area devoted to non-residential uses is less than 50% of the building's total floor area, *or*
  b. A single-family residential unit within a 2–4 family building, other-residential building, business, or non-residential building, in which commercial uses within the unit are limited to less than 50% of the unit's total floor area.

  This includes a residential townhouse/rowhouse, which is a multi-floor unit divided from similar units by solid, vertical, load-bearing walls, having no openings in the walls between units and with no horizontal divisions between any of the units.

NOTE: Commercial uses within the unit are offices, private schools, studios, or small service operations within a residential building.

- **2–4 Family** – This is a residential building, including an apartment building, containing 2–4 residential spaces and in which commercial uses are limited to less than 25% of the building's total floor area. This category includes apartment buildings and condominium buildings. This excludes hotels and motels with normal room rentals for less than 6 months.
- **Other Residential** – This is a residential building that is designed for use as a residential space for 5 or more families or a mixed-use building in which the total floor area devoted to non-residential uses is less than 25% of the total floor area within the building. This category includes condominium and apartment buildings as well as hotels, motels, tourist homes,and rooming houses where the normal occupancy of a guest is 6 months or more. Additional examples of other residential buildings include dormitories and assisted-living facilities.
- **Non-Residential Business** – This is a building in which the named insured is a commercial enterprise primarily carried out to generate income and the coverage is for
  a. A building designed as a non-habitational building;
  b. A mixed-use building in which the total floor area devoted to residential uses is:
     i. 50% or less of the total floor area within the building if the residential building is a single family property; *or*
     ii. 75% or less of the total floor area within the building for all other residential properties; *or*
  c. A building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.
- **Other Non-Residential** – This is a subcategory of non-residential buildings; a non-habitational building that does not qualify as a business building or a mixed-use building that does not qualify as a residential building. This category includes, but is not limited to, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses and recreational buildings. A small business cannot use this category.

3. Is the Building a House of Worship?

ALL BUILDINGS

3. IS THE BUILDING A HOUSE OF WORSHIP? ☐ YES ☐ NO

Check YES if the intended use of the building is for a house of worship; otherwise, check NO.

4. Is the Building An Agricultural Structure?

ALL BUILDINGS

4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? ☐ YES ☐ NO

Check YES if the intended use of the building is for agricultural purposes; otherwise, check NO.

5. Building Description (Check One)

ALL BUILDINGS

5. BUILDING DESCRIPTION (CHECK ONE)
- ☐ MAIN HOUSE
- ☐ DETACHED GUEST HOUSE
- ☐ DETACHED GARAGE
- ☐ BARN
- ☐ APARTMENT BUILDING
- ☐ APARTMENT – UNIT
- ☐ COOPERATIVE BUILDING
- ☐ COOPERATIVE – UNIT
- ☐ WAREHOUSE
- ☐ TOOL/STORAGE SHED
- ☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
- ☐ OTHER: _____

Check the box that best indicates the insured building's description. If OTHER, provide the building description.

6. Condominium Unit

ALL BUILDINGS

6. CONDOMINIUM INFORMATION
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
IS COVERAGE FOR THE ENTIRE BUILDING? ☐ YES ☐ NO
TOTAL NUMBER OF UNITS: _____
☐ HIGH-RISE ☐ LOW-RISE
IS COVERAGE FOR A CONDOMINIUM UNIT? ☐ YES ☐ NO

- **Condominium Form of Ownership**

  Check YES if the building is in a condominium form of ownership; otherwise, check NO.

- **Entire Building**

  Check YES if coverage is for the entire building; otherwise, check NO.

  NOTE: Multi-unit residential condominium buildings eligible for the RCBAP are not eligible for the PRP. A unit within such a building may be eligible for the PRP.

- **Total Number of Units**

  Enter the total number of units in the building, regardless of the number of units intended for coverage.

  NOTE: Multi-unit residential condominium buildings eligible for the RCBAP are not eligible for the PRP. A unit within such a building may be eligible for the PRP

- **Condominium Unit**

  Check YES if coverage is for a single condominium unit; otherwise, check NO.

7. Additions and Extensions (if Applicable)

ALL BUILDINGS

7. ADDITIONS AND EXTENSIONS (IF APPLICABLE)
DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

COVERAGE IS FOR:
☐ BUILDING INCLUDING ADDITION(S) AND EXTENSION(S)
☐ BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION: _____
☐ ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S): _____

Check YES if the building has additions or extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. Check NO if the building has no additions or extensions. For additional guidance, refer to the Additions or Extensions subsection in the General Rules section of this manual.

Check the appropriate box to indicate the desired coverage if the building has additions or extensions.

NOTE: Coverage automatically extends to additions and extensions, unless a separate policy is purchased for the addition(s) or extension(s). When insuring a building with additions and extensions under a single policy, the zone and elevation of the lowest floor of any additions and extensions cannot be excluded from the policy rating.

For additional guidance on additions and extensions, refer to the Single Building subsection of the General Rules section of this manual.

Check "Building including addition(s) and extension(s)" if the coverage intended by this application is for both a main building and any additions or extensions on one policy. If this section is left blank, coverage is presumed to include any additions and extensions discovered at the time of loss.

Check "Building excluding addition(s) and extension(s)" if the coverage intended by this application is for a main building only, because the addition(s) and extensions(s) will be insured by another policy. Provide the policy (or quote or application) number for the policy covering the addition or extension. Additions and extensions cannot be excluded from coverage on the building except by insuring them separately.

Check "Addition or extension only (include description in the Property Location box above)" if the coverage intended by this application is for an addition or extension only. A separate Elevation Certificate may be required to obtain the necessary information for rating. Provide the policy (or quote or application) number for the policy covering the main building.

8. Insured's Primary Residence, Rental Property, Tenant's Coverage

ALL BUILDINGS

8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE
IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.

- **Insured's Primary Residence**

FEMA defines a primary residence as a single family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for more than 50% of the 365 calendar days following the current policy effective date or 50% or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term.

A policyholder and the policyholder's spouse may not collectively have more than one primary residence.

Policyholders with primary residences could include the following, as long as they meet the conditions above:

a. Active-duty military personnel who are deployed for 50% or more of the policy year in compliance with military orders;

b. Policyholders displaced from a primary residence and living in a temporary residence due to a

federally declared disaster or a loss event on the primary residence claimed on any line of insurance for 50% or more of the policy year; or

c. Policyholders who are absent from a primary residence for reasons such as routine business travel, hospitalizations, and/or vacation for 50% or more of the policy year.

Check YES if an applicant or an applicant's spouse is the primary resident; otherwise, check NO.

If YES, the application must include current documentation of primary residence status. Acceptable documentation is one of the following: Homestead Tax Credit Form for Primary Residence, driver's license, automobile registration, proof of insurance for a vehicle, voter's registration, or documents showing where children attend school.

If documentation of a primary residence is not available, the insurer must obtain a signed and dated statement from the applicant which specifies that the property is the insured's primary residence. For additional guidance, refer to the Primary Residence Determination subsection in the General Rules section of this manual.

- **Rental Property**

  Check YES if the building is a rental property; otherwise, check NO.

- **Tenant's Coverage**

  If the insured is a tenant, check YES; otherwise, check NO. If the tenant is requesting building coverage, check YES; otherwise, check NO. If YES, see the Notice in the Signature block on Page 2. The building owner must be named on the policy. If building coverage is purchased by a tenant due to a lease agreement, the tenant may also be named on the policy. Coverage for contents owned by the tenant must be written on a separate policy in the name of the tenant only. For additional guidance, refer to the Tenant's Coverage subsection in the General Rules section of this manual.

9. Building Information

ALL BUILDINGS

9. BUILDING INFORMATION
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 LOCATED ON FEDERAL LAND? ☐ YES ☐ NO
IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

- **Building in the Course of Construction**

  Check YES if the building is in the course of construction (if the building is not yet walled and roofed); otherwise, check NO.

- **Building Walled and Roofed**

  Check YES if the building has at least 2 outside rigid walls and a fully secured roof; otherwise, check NO.

- **Building Over Water**

  Check NO if the building is not located over water. Check PARTIALLY if any part of the building is over water. Check ENTIRELY if the building is completely over water. In tidal areas, use the mean high tide in determining whether the building is partially or entirely over water. For additional guidance on buildings over water, refer to the Building Property Eligibility subsection in the General Rules section of this manual.

- **Federal Land**

  Check YES if the building is located on Federal land; otherwise, check NO. For additional guidance on federally leased properties, refer to the Leased Federal Properties section of this manual.

- **Severe Repetitive Loss Property**

  Check YES if the building is an SRL property; otherwise check NO. If YES, the application must be sent to the NFIP Special Direct Facility for processing. For additional guidance, refer to the Severe Repetitive Loss section of this manual.

10. Elevated Building

ALL BUILDINGS

10. IS BUILDING ELEVATED? ☐ YES ☐ NO

Check YES if the building is an elevated building; otherwise, check NO. If YES, complete the Elevated Building section on Page 2. 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.

11. Basement, Enclosure, Crawlspace

ALL BUILDINGS

11. BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE
IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES?
☐ YES ☐ NO

Select NONE if coverage is for an individual unit in a high-rise condominium building that is elevated with an enclosure.

Check whether the building contains:

- **Basement** – Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

- **Enclosure** – That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage below or attached to an elevated building is considered an enclosure.

  NOTE: A **finished** (habitable) area is an enclosed area that has more than 20 linear feet of finished interior walls (paneling, etc.).

  An **unfinished** area is an enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area.

- **Crawlspace** – In an elevated building, an under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next higher floor.

- **Subgrade Crawlspace** – A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

  Check YES if the Basement/Subgrade Crawlspace floor is below grade on all sides; otherwise, check NO.

  NOTE: For buildings that have crawlspaces or subgrade crawlspaces, including those with an attached garage that have the proper openings, use the Without Basement/Enclosure section of the rate tables in this manual.

12. Number of Floors in Building or Building Type

ALL BUILDINGS

12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

Indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building's enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor. See the explanation under Basement/Enclosure/Crawlspace for eligibility of exclusion from rating.

- 1 Floor – excludes unfinished attic;
- 2 Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- 3 or More Floors – includes basement, enclosure, crawlspace, and subgrade crawlspace;
- Split Level – A foundation with a vertical offset in the floor framing on either side of a common wall;
- Townhouses/Rowhouses (RCBAP low-rise only) – A row of homes sharing at least 1 common wall;
- Manufactured (Mobile) Home or Travel Trailer – Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size. A serial number must be provided on Page 2 of the application.

M. Non-Elevated Buildings

1. Garage

NON-ELEVATED BUILDINGS

1. GARAGE
IS A GARAGE ATTACHED TO THE BUILDING?
☐ YES ☐ NO
TOTAL NET AREA OF THE GARAGE:
|_|_|_|_|_| SQUARE FEET.
ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? ☐ YES ☐ NO
IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____.
TOTAL AREA OF ALL PERMANENT OPENINGS:
|_|_|_|_|_| SQUARE INCHES.
IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? ☐ YES ☐ NO
IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT?
☐ YES ☐ NO

Check YES if a garage is attached to the building; otherwise, check NO. If YES, provide the total square footage of the garage.

Check YES if the garage has any openings that allow the passage of floodwaters; otherwise, check NO. If flood openings are present, provide the total number and the total square inches of permanent flood openings.

Check YES if the garage is used solely for parking of vehicles, building access, and/or storage; otherwise check NO.

If YES, indicate if the garage contains machinery and/or equipment; otherwise check NO.

For more information on non-elevated buildings and attached garages, refer to the Lowest Floor Guide (LFG) section of this manual.

2. Basement/Subgrade Crawlspace

NON-ELEVATED BUILDINGS

2. BASEMENT/SUBGRADE CRAWLSPACE

DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $10,000

☐ $10,001 TO $20,000

☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:

_____

DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $5,000

☐ $5,001 TO $10,000

☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:

_____

Check YES if the basement/subgrade crawlspace contains machinery and/or equipment and select the appropriate value; otherwise, check NO.

Check YES if the basement/subgrade crawlspace contains a washer, dryer, or food freezer and select the appropriate value; otherwise, check NO.

XII. COMPLETING PAGE 2 OF THE PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION FORM

The agent/producer must complete all relevant items in Page 2 of the Preferred Risk Policy and Newly Mapped Application form for all buildings.

A. Elevated Buildings (Including Manufactured [Mobile] Homes/Travel Trailers)

This section is required for all elevated buildings, including manufactured (mobile) homes/travel trailers.

1. Area Below the Lowest Elevated Floor

ELEVATED BUILDINGS

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW

☐ FREE OF OBSTRUCTION

☐ WITH OBSTRUCTION

If the building is elevated, indicate whether the area below the lowest elevated floor is free of obstruction or with obstruction. An obstruction is a partially or fully enclosed area, or machinery and equipment, below the lowest elevated floor of the building.

2. Elevating Foundation Type

ELEVATED BUILDINGS

2. ELEVATING FOUNDATION TYPE

☐ PIERS, POSTS, OR PILES

☐ REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS

☐ REINFORCED CONCRETE SHEAR WALLS

☐ WOOD SHEAR WALLS

☐ SOLID FOUNDATION WALLS

Check the elevating foundation type used for the building.

NOTE: "Solid (perimeter) foundation walls" means foundation walls as shown in Building Diagram numbers 7 and 8 on the Elevation Certificate.

3. Machinery and/or Equipment Below the Elevated Floor

ELEVATED BUILDINGS

3. MACHINERY AND/OR EQUIPMENT

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $10,000

☐ $10,001 TO $20,000

☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:

_____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:

☐ UP TO $5,000

☐ $5,001 TO $10,000

☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:

_____

Check YES if the area below the elevated floor contains machinery and/or equipment and select the appropriate value. Otherwise, check NO.

Check YES if the area below the elevated floor contains a washer, dryer, or food freezer and select the appropriate value. Otherwise, check NO.

4. Area Below the Elevated Floor

ELEVATED BUILDINGS

4. AREA BELOW THE ELEVATED FLOOR

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO

IF YES, CHECK ONE OF THE FOLLOWING: ☐ FULLY ☐ PARTIALLY

IS THERE A GARAGE? (CHECK ONE)

☐ NO GARAGE

☐ BENEATH THE LIVING SPACE

☐ NEXT TO THE LIVING SPACE

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS? ☐ YES ☐ NO

IF YES, HOW MANY? _____

Check YES if the area below the elevated floor is enclosed; otherwise, check NO. If YES, indicate whether the area is fully or partially enclosed.

Select NO if there is no garage attached to the building.

Select Beneath the Living Space if the garage is under the lowest elevated floor and within the footprint of the building.

Select Next to Living Space if the garage is not under the lowest elevated floor and is attached to the building.

For additional guidance on elevated buildings with a garage, refer to Lowest Floor Guide (LFG) section of this manual.

Check YES if the area below the elevated floor contains elevators; otherwise, check NO. If YES, indicate the number of elevators.

ELEVATED BUILDINGS

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.

INDICATE MATERIAL USED FOR ENCLOSURE:

- ☐ INSECT SCREENING
- ☐ LIGHT WOOD LATTICE
- ☐ SOLID WOOD FRAME WALLS (BREAKAWAY)
- ☐ SOLID WOOD FRAME WALLS (NON-BREAKAWAY)
- ☐ MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
- ☐ MASONRY WALLS (NON-BREAKAWAY)
- ☐ OTHER (DESCRIBE): _____

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:

|_|_|_|_|_| SQUARE FEET

Indicate the materials used for the enclosure.

If enclosed with a material other than insect screening or light wood lattice, provide the square footage of the enclosed area.

ELEVATED BUILDINGS

IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DESCRIBE: _____

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?
☐ YES ☐ NO

Check YES if the enclosed area is used for any purpose other than solely for parking of vehicles, building access, or storage, and provide a description; otherwise, check NO.

Check YES if the enclosed area has more than 20 linear feet of interior finished wall, paneling, etc.; otherwise, check NO.

5. Flood Openings

ELEVATED BUILDINGS

5. FLOOD OPENINGS

IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO

IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____.

TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS:

|_|_|_|_|_| SQUARE INCHES.

ARE FLOOD OPENINGS ENGINEERED?
☐ YES ☐ NO
IF YES, SUBMIT CERTIFICATION.

Check YES if the area is constructed with a minimum of 2 openings (excluding doors); otherwise, check NO.

The openings must be positioned on at least 2 exterior walls and have a total net area of not less than 1 square inch for every square foot of enclosed area.

If the enclosure is partially subgrade, a minimum of 2 openings must be provided, with positioning on a single wall adjacent to the lowest grade next to the building.

The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior adjacent grade or floor immediately below the openings. Enter the number of openings and the total area of all openings in square inches.

Indicate if the flood openings are engineered. If YES, submit certification; otherwise, check NO.

For further guidance, refer to the Proper Opening Requirements in the Lowest Floor Guide (LFG) section of this manual.

B. Manufactured (Mobile) Homes/Travel Trailers (Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Homes/Travel Trailer Data

MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA

YEAR OF MANUFACTURE: |_|_|_|_|

MAKE: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

MODEL NUMBER: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

SERIAL NUMBER: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Enter the year of manufacture, make, model number, and serial number.

DIMENSIONS: |_|_|_| × |_|_|_| FEET

ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? ☐ YES ☐ NO

IF YES, THE DIMENSIONS ARE: |_|_|_| × |_|_|_| FEET

Enter the dimensions, excluding any permanent addition or extension to the manufactured (mobile) home or travel trailer.

Check YES if the mobile home or travel trailer has permanent additions or extensions. If YES, enter dimensions; otherwise, check NO.

2. Anchoring

2. ANCHORING

THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)

- ☐ OVER-THE-TOP TIES
- ☐ FRAME TIES
- ☐ FRAME CONNECTORS
- ☐ GROUND ANCHORS
- ☐ SLAB ANCHORS
- ☐ OTHER (DESCRIBE): _____

Check all boxes that describe the anchoring system. If OTHER is checked, describe the anchoring system.

3. Installation

3. INSTALLATION

THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)

☐ MANUFACTURER'S SPECIFICATIONS
☐ LOCAL FLOODPLAIN MANAGEMENT STANDARDS
☐ STATE AND/OR LOCAL BUILDING STANDARDS

Check all boxes that describe how the manufactured (mobile) home was installed.

C. Construction Information

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:
☐ BUILDING PERMIT ☐ CONSTRUCTION ____/____/_____

CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:
☐ SUBSTANTIAL IMPROVEMENT ____/____/_____

CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:
☐ LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

- **Construction Date**

  Enter the building construction date (month/day/year). For Pre-FIRM buildings, enter the date the building was originally constructed, even if the building has subsequently been substantially improved. For Post-FIRM buildings, enter the date the building was originally constructed, unless the building has been substantially improved. For Post-FIRM buildings that have been substantially improved, enter the date the building was substantially improved.

  Select the applicable box.

  NOTE: For optional rating for Pre-FIRM buildings, refer to the Rating section of this manual.

- **Building Permit**

  Select this box if construction began within 180 days of the building permit date and enter the building permit date.

- **Construction**

  Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

- **Substantial Improvement**

  Select this box if the building has been substantially improved. Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

- **Manufactured (Mobile) Homes/Travel Trailers Located Outside a Mobile Home Park or Subdivision**

  Select this box if the manufactured (mobile) home or travel trailer is located outside a mobile home park or subdivision, and enter the date of permanent placement.

- **Manufactured (Mobile) Homes/Travel Trailers Located** Inside **a Mobile Home Park or Subdivision**

  Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.

D. Contents

CONTENTS

CONTENTS LOCATED IN:*
☐ BASEMENT/ENCLOSURE ☐ BASEMENT/ENCLOSURE *AND* ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐YES ☐NO

IF NO, DESCRIBE: _____

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

Check the box that describes the location of the contents to be insured. Check YES if personal property is household contents; otherwise, check NO and describe.

E. Building Eligibility

BUILDING ELIGIBILITY

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.

ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:

A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? ☐YES ☐NO

Check YES if the building is located in an SFHA; otherwise, check NO.

NOTE: If the answer to question A is YES, this risk is not eligible for the PRP, but may be eligible under the Newly Mapped procedure.

BUILDING ELIGIBILITY

B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?

- 2 LOSS PAYMENTS, EACH MORE THAN $1,000 ☐YES ☐NO
- 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT ☐YES ☐NO
- 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 ☐YES ☐NO
- 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT ☐YES ☐NO
- 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000 ☐YES ☐NO

Check the appropriate boxes to determine the building's eligibility for a PRP.

NOTE: If the answer is YES to any of the questions in B, this risk is not eligible for the PRP.

F. Coverage and Premium

COVERAGE AND PREMIUM

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE *NFIP FLOOD INSURANCE MANUAL*

BUILDING AND CONTENTS COVERAGE COMBINATION

REQUESTED COVERAGE	
BUILDING COVERAGE	$
CONTENTS COVERAGE / CONTENTS ONLY	$
PREMIUM CALCULATION	
BASE PREMIUM	$
MULTIPLIER	
ADJUSTED PREMIUM	$
ICC PREMIUM	$
PREMIUM SUBTOTAL	**$**
RESERVE FUND ASSESSMENT PERCENT	%
RESERVE FUND ASSESSMENT AMOUNT	$
TOTAL PREMIUM	**$**
FEES AND SURCHARGES	
HFIAA SURCHARGE	$
PROBATION SURCHARGE	$
FEDERAL POLICY FEE	$
TOTAL AMOUNT DUE	**$**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____

RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

Enter the coverage limits and base premium amounts from the appropriate Newly Mapped premium tables in this section. Apply the appropriate multiplier from the tables in this section of the manual and enter the adjusted premium.

Next, add the Increased Cost of Compliance (ICC) premium and calculate the premium subtotal. The ICC Premium is $5 for residential coverage up to and including $230,000 and $4 for coverage over $230,000. The ICC Premium is $5 for Non-Residential Business and Other Non-Residential coverage up to and including $480,000 and $4 for coverage over $480,000.

Next, in the Reserve Fund Assessment percent field, enter 15%. Determine and enter the Reserve Fund Assessment dollar amount. Then calculate the total premium.

Next, add either a $25.00 or a $250.00 surcharge to the premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA).

The HFIAA surcharge is $25.00 for policies covering primary residences, including contents-only policies. Refer to the Primary Residence guidance in this section of the manual. For all other policies, the HFIAA surcharge is $250.00. The HFIAA surcharge is not subject to agent commissions.

Next, add the $50 Probation Surcharge, if applicable.

Next, enter the $50 Federal Policy Fee, and calculate the Total Amount Due. A rating example is shown at the end of this section.

Finally, indicate the table used to determine the base premium from the appropriate Newly Mapped tables in this section, and check risk rating method "R" for a Newly-Mapped-rated policy.

G. Signature

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) ____/____/____

SIGNATURE OF INSURED (OPTIONAL) _____ DATE (MM/DD/YYYY) ____/____/____

The agent/producer must sign and date Page 2 of the Preferred Risk Policy and Newly Mapped Application form and is responsible for the completeness and accuracy of the information provided on it. The insured's signature is optional.

NOTE: The waiting period, if applicable, is added to the application date to determine the policy effective date entered in the Policy Period section of the application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

XIII. MAILING INSTRUCTIONS

Upon completion of all sections of the application, attach all required certifications and other documents to the application, along with a check or money order made payable to the insurer for the Total Amount Due.

If paying by VISA, MasterCard, Discover, or American Express, submit a disclaimer form, signed by the insured, with the Preferred Risk Policy and Newly Mapped Application form.

Mail the original copy of the completed application and all required documentation as described above, with the Total Amount Due, to the insurer. Retain a copy of the application and supporting documents for the agency file, and provide copies of the application to the applicant and the mortgagee.

After receipt of the application and Total Amount Due, the insurer will validate and process the application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies

of the declarations page will be provided to the agent/producer and any designated mortgagee(s).

XIV. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an application is incomplete, and/or the information submitted is incorrect or inconsistent, a policy will not be issued. The application may be placed in a pending status until the agent/producer provides the complete or correct information.

For NFIP Direct Business, in the case of an incomplete Preferred Risk Policy and Newly Mapped Application form, the Servicing Agent will send the agent/producer a letter requesting the necessary information. Copies of this letter will be provided to the named insured and designated mortgagee(s). The agent/producer should provide the necessary information to the NFIP Servicing Agent.

If the premium received is not enough to purchase the kind and amount of coverage requested, the policy will be issued for only the kind and amount of coverage that can be purchased for the premium payment received.

XV. NEWLY MAPPED RATING EXAMPLE

ZONE X, NEWLY MAPPED INTO SFHA ON 8/1/2015, $1,250/$1,250 DEDUCTIBLE, PRIMARY RESIDENCE

Essential Data to Determine Appropriate Rates and Premium:

REGULAR PROGRAM:

- Flood Zone: X
- Policy Effective Date: 5/3/2016
- Occupancy: Single-Family Dwelling
- Number of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: $1,250/$1,250
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Building Coverage: $150,000
- Contents Coverage: $60,000
- Multiplier: 1.000
- ICC Premium: $5
- Reserve Fund Percent 15%
- Reserve Fund Assessment $44
- Probation Surcharge: N/A
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee $50

COVERAGE AND PREMIUM:

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THIS MANUAL.

BUILDING AND CONTENTS COVERAGE COMBINATION

REQUESTED COVERAGE	
BUILDING COVERAGE	$150,000
CONTENTS COVERAGE / CONTENTS ONLY	$60,000
PREMIUM CALCULATION	
BASE PREMIUM	$290
MULTIPLIER	1.000
ADJUSTED PREMIUM	$290
ICC PREMIUM	$5
PREMIUM SUBTOTAL	**$295**
RESERVE FUND ASSESSMENT PERCENT	15%
RESERVE FUND ASSESSMENT AMOUNT	$44
TOTAL PREMIUM	**$339**
FEES AND SURCHARGES	
HFIAA SURCHARGE	$25
PROBATION SURCHARGE	$0
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$414**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: 3
RISK RATING METHOD: ☐ 7 – PRP ☒ R – NEWLY MAPPED

PREMIUM CALCULATION:

1	Enter the coverage amounts: Building: $150,000 / Contents: $60,000	
2	Select Base Premium:	$290
3	Apply the Multiplier:	1.000
4	Adjusted Premium:	$290
5	Add ICC Premium:	$5
6	Subtotal:	$295
7	Enter Reserve Fund Assessment Percentage:	15%
8	Add Reserve Fund Assessment Amount:	$44
9	Subtotal:	$339
10	HFIAA Surcharge:	$25
11	Add Federal Policy Fee:	$50
12	**Total Prepaid Amount:**	**$414**

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PAGE 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION, PAGE 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW ☐ RENEWAL
☐ TRANSFER (NFIP ONLY)
PRIOR POLICY #: _____

BILLING

FOR RENEWAL, BILL:
☐ INSURED
☐ FIRST MORTGAGEE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY — BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? ☐ YES ☐ NO
IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).
IDENTIFY ADDRESS TYPE: ☐ STREET ☐ LEGAL DESCRIPTION* ☐ GEOGRAPHIC LOCATION

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:

_____

* LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
CASE FILE NO.: _____

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
FIRM ZONE: _____ MAP DATE: ____/____/_____
CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____
MAP DATE: ____/____/_____
NEWLY MAPPED INFORMATION
DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ____/____/_____

POLICY PERIOD

POLICY PERIOD IS FROM ____/____/_____ TO ____/____/_____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.

WAITING PERIOD:
☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
☐ TRANSFER (NFIP ONLY) – NO WAITING PERIOD

INDICATE THE PROPERTY PURCHASE DATE: ____/____/_____

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

IS THE INSURED A SMALL BUSINESS? ☐ YES ☐ NO
IS THE INSURED A NON-PROFIT ENTITY? ☐ YES ☐ NO

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF: ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER
IF OTHER, SPECIFY: _____

LOAN NO.: _____

IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

PRIOR NFIP COVERAGE

COMPLETE THIS SECTION FOR PRE- AND POST-FIRM BUILDINGS LOCATED IN AN SFHA.
1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? ☐ YES ☐ NO
2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? ☐ YES ☐ NO
3. **IF YES**, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? ☐ YES ☐ NO
4. **IF YES**, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? ☐ YES ☐ NO
   IF YES, WHAT IS THE SUSPENSION DATE? ____/____/_____
   WHAT IS THE REINSTATEMENT DATE? ____/____/_____
5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? ☐ YES ☐ NO

ALL BUILDINGS

1. BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

2. BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2-4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL BUSINESS
☐ OTHER NON-RESIDENTIAL

3. IS THE BUILDING A HOUSE OF WORSHIP? ☐ YES ☐ NO

4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? ☐ YES ☐ NO

5. BUILDING DESCRIPTION (CHECK ONE)
☐ MAIN HOUSE
☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE
☐ BARN
☐ APARTMENT BUILDING
☐ APARTMENT – UNIT
☐ COOPERATIVE BUILDING
☐ COOPERATIVE – UNIT
☐ WAREHOUSE
☐ TOOL/STORAGE SHED
☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
☐ OTHER: _____

6. CONDOMINIUM INFORMATION
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
IS COVERAGE FOR THE ENTIRE BUILDING? ☐ YES ☐ NO
TOTAL NUMBER OF UNITS: _____
☐ HIGH-RISE ☐ LOW-RISE
IS COVERAGE FOR A CONDOMINIUM UNIT? ☐ YES ☐ NO

7. ADDITIONS AND EXTENSIONS (IF APPLICABLE)
DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)
COVERAGE IS FOR:
☐ BUILDING INCLUDING ADDITION(S) AND EXTENSION(S)
☐ BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION:
_____
☐ ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S):
_____

8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE
IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.

9. BUILDING INFORMATION
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 LOCATED ON FEDERAL LAND? ☐ YES ☐ NO
IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

10. IS BUILDING ELEVATED? ☐ YES ☐ NO

11. BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE
IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? ☐ YES ☐ NO

12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

NON-ELEVATED BUILDINGS

1. GARAGE
IS A GARAGE ATTACHED TO THE BUILDING? ☐ YES ☐ NO
TOTAL NET AREA OF THE GARAGE:
|_|_|_|_|_| SQUARE FEET.
ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? ☐ YES ☐ NO
IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____
TOTAL AREA OF ALL PERMANENT OPENINGS:
|_|_|_|_|_| SQUARE INCHES.
IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? ☐ YES ☐ NO
IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

2. BASEMENT/SUBGRADE CRAWLSPACE
DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:
_____
DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:
_____

NFIP COPY

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

THIS LAYOUT OF THE REVISED PRP AND NEWLY MAPPED APPLICATION, PAGE 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION, PAGE 2 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.
ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)
PRIOR POLICY #: _____

ELEVATED BUILDINGS

ELEVATED BUILDINGS (INCLUDING MANUFACTURED [MOBILE] HOMES/ TRAVEL TRAILERS)

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW
☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

2. ELEVATING FOUNDATION TYPE
☐ PIERS, POSTS, OR PILES
☐ REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS
☐ REINFORCED CONCRETE SHEAR WALLS
☐ WOOD SHEAR WALLS
☐ SOLID FOUNDATION WALLS

3. MACHINERY AND/OR EQUIPMENT
DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT: _____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT: _____

4. AREA BELOW THE ELEVATED FLOOR
IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO
IF YES, CHECK ONE OF THE FOLLOWING:
☐ FULLY ☐ PARTIALLY

IS THERE A GARAGE? (CHECK ONE)
☐ NO GARAGE
☐ BENEATH THE LIVING SPACE
☐ NEXT TO THE LIVING SPACE

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?
☐ YES ☐ NO
IF YES, HOW MANY? _____

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.
INDICATE MATERIAL USED FOR ENCLOSURE:
☐ INSECT SCREENING
☐ LIGHT WOOD LATTICE
☐ SOLID WOOD FRAME WALLS (BREAKAWAY)
☐ SOLID WOOD FRAME WALLS (NON-BREAKAWAY)
☐ MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
☐ MASONRY WALLS (NON-BREAKAWAY)
☐ OTHER (DESCRIBE): _____

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:
|_|_|_|_|_|_| SQUARE FEET
IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DESCRIBE: _____
DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?
☐ YES ☐ NO

5. FLOOD OPENINGS
IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO
IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____
TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS:
|_|_|_|_|_|_| SQUARE INCHES.
ARE FLOOD OPENINGS ENGINEERED?
☐ YES ☐ NO
IF YES, SUBMIT CERTIFICATION.

MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA
YEAR OF MANUFACTURE: |_|_|_|_|
MAKE: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|
MODEL NUMBER: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|
SERIAL NUMBER: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|
DIMENSIONS: |_|_|_|_| × |_|_|_|_| FEET
ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? ☐ YES ☐ NO
IF YES, THE DIMENSIONS ARE: |_|_|_|_| × |_|_|_|_| FEET

2. ANCHORING
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)
☐ OVER-THE-TOP TIES ☐ GROUND ANCHORS
☐ FRAME TIES ☐ SLAB ANCHORS
☐ FRAME CONNECTORS
☐ OTHER (DESCRIBE): _____

3. INSTALLATION
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)
☐ MANUFACTURER'S SPECIFICATIONS
☐ LOCAL FLOODPLAIN MANAGEMENT STANDARDS
☐ STATE AND/OR LOCAL BUILDING STANDARDS

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:
☐ BUILDING PERMIT ☐ CONSTRUCTION ____/____/_____

CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:
☐ SUBSTANTIAL IMPROVEMENT ____/____/_____

CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:
☐ LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

CONTENTS

CONTENTS LOCATED IN:*
☐ BASEMENT/ENCLOSURE ☐ BASEMENT/ENCLOSURE *AND* ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO
IF NO, DESCRIBE: _____
*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

BUILDING ELIGIBILITY

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.

ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:
A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? ☐ YES ☐ NO
B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?
- 2 LOSS PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
- 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
- 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000 ☐ YES ☐ NO

COVERAGE AND PREMIUM

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE *NFIP FLOOD INSURANCE MANUAL*

BUILDING AND CONTENTS COVERAGE COMBINATION

REQUESTED COVERAGE	
BUILDING COVERAGE	$
CONTENTS COVERAGE / CONTENTS ONLY	$
PREMIUM CALCULATION	
BASE PREMIUM	$
MULTIPLIER	
ADJUSTED PREMIUM	$
ICC PREMIUM	$
PREMIUM SUBTOTAL	**$**
RESERVE FUND ASSESSMENT PERCENT	%
RESERVE FUND ASSESSMENT AMOUNT	$
TOTAL PREMIUM	**$**
FEES AND SURCHARGES	
HFIAA SURCHARGE	$
PROBATION SURCHARGE	$
FEDERAL POLICY FEE	$
TOTAL AMOUNT DUE	**$**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____
RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

_____ ____/____/_____
SIGNATURE OF INSURANCE AGENT/PRODUCER DATE (MM/DD/YYYY)

_____ ____/____/_____
SIGNATURE OF INSURED (OPTIONAL) DATE (MM/DD/YYYY)

NFIP COPY

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

National Flood Insurance Program

PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION

FEMA FORM 086-0-5

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 10 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the mandatory purchase requirements usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their insurance agent/producer or their insurer to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program (NFIP) Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their agent/producer or insurer.

2. When a mortgagee or a mortgage-servicing company discovers, at any time following loan origination, that there is no evidence of flood insurance on a property in a Special Flood Hazard Area (SFHA), then the MPPP may be used by such lender/servicer to obtain (force-place) the required flood insurance coverage. The MPPP process

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) [1, 2]

ZONE	MPPP RATES PER $100 OF BUILDING COVERAGE[3]	MPPP RATES PER $100 OF CONTENTS COVERAGE[3]	ICC PREMIUM FOR $30,000 COVERAGE[4, 5]
Emergency Program Community	5.00	5.00	N/A
A Zones – All building & occupancy types, except A99, AR, AR Dual Zones	5.00 / 3.00	5.00 / 3.00	$70
V Zones – All building & occupancy types	11.00 / 11.00	11.00 / 11.00	$70
A99 Zone, AR, AR Dual Zones	1.12 / .67	1.42 / .60	$5

1 Include the Reserve Fund Assessment, Probation Surcharge, Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge, and Federal Policy Fee, if applicable, when calculating the Total Amount Due.

2 MPPP policies are not eligible for Community Rating System premium discounts.

3 For basic and additional insurance limits, refer to the Rating section of this manual.

4 ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.

5 The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.

can be accomplished with limited underwriting information and with special flood insurance rates.

The MPPP process should not be used to increase coverage on an existing flood insurance policy.

NOTE: Duplicate coverage is not allowed under the NFIP provisions. Only one policy can be issued for building coverage.

3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.

4. It will be the Write Your Own (WYO) Company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III – Fees

With the implementation of the MPPP, there is no change in the method of WYO Company allowance from that which is provided in the Financial Assistance/ Subsidy Arrangement for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Servicers or Others

1. No portion of the allowance that a WYO Company retains under the WYO Financial Assistance/ Subsidy Arrangement for the MPPP may be used to pay, reimburse, or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO Company may work with to assist in its flood insurance compliance efforts.

2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent/producer on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee – Any WYO Company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO Company must obtain signed evidence from each such lender or servicer indicating their receipt of this information, and keep a copy in its files.

2. Mortgagee to Mortgagor – In order to participate in the MPPP, the lender (or its authorized representative, which typically will be the WYO Company providing the coverage through the MPPP) must notify the borrower of the following, at a minimum:

   a. The requirements of the Flood Disaster Protection Act of 1973;

   b. The flood zone location of the borrower's property;

   c. The requirement for flood insurance;

   d. The fact that the lender has no evidence of the borrower's having flood insurance;

   e. The amount of coverage being required and its cost under the MPPP; *and*

   f. The options of the borrower for obtaining conventionally underwritten flood insurance coverage and the potential cost benefits of doing so.

A more detailed discussion of the notification requirements is made a part of this program document under "O. Policy Declarations Page Notification Requirements" on page MPPP 3.

E. Eligibility

1. Type of Use – The MPPP will be allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. The MPPP is not allowed to be used in conjunction with any form of loan origination.

2. Type of Property – The standard NFIP rules apply, and all types of property eligible for coverage under the NFIP will be eligible for coverage under the MPPP.

F. Source of Offering

The force-placement capability will be offered by the WYO Companies only and not by the NFIP Servicing Agent.

G. Dual Interest

The policy will be written covering the interest of both the mortgagee and the mortgagor. The name of the mortgagor must be included on the Application Form. It is not, however, necessary to include the mortgagee as a named insured because the Mortgage Clause (section VII.Q. of the Dwelling Form and the General Property Form) affords building coverage to any mortgagee named as mortgagee on the Flood Insurance Application. If contents coverage for the mortgagee is needed, the mortgagee should be included as a named insured.

H. Term of Policy

NFIP policies written under the MPPP will be for a term of 1 year only (subject to the renewal notification process).

I. Coverage Offered

Both building and contents coverage will be available under the MPPP. The coverage limits available under the Regular Program will be $250,000 for building coverage and $100,000 for contents. If the WYO Company wishes to provide higher limits that are available to other occupancy types such as other residential, non-residential business, or other non-residential, it may do so only if it can indicate that occupancy type as appropriate. If the mortgaged property is in an Emergency Program community, then the coverage limits available will be $35,000 for building coverage and $10,000 for contents. Again, if the higher limits are desired for other types of property, then the building occupancy type must be provided at the inception of the policy or when that information may become available, but it must be prior to any loss.

J. Policy Form

The current SFIP Dwelling Form and General Property Form will be used, depending upon the type of structure insured. In the absence of building occupancy information, the Dwelling Form should be used.

K. Waiting Period

The NFIP rules for the waiting period and effective dates apply to the MPPP.

L. Premium Payment

The current rules applicable to the NFIP will apply. The lender or servicer (or payor) has the option to follow its usual business practices regarding premium payment, so long as the NFIP rules are followed.

M. Underwriting – Application

1. The MPPP will require less underwriting information than normally required under the standard NFIP rules and regulations. The MPPP requires the following data for rating and processing:

    a. Name and mailing address of insured (mortgagor; also see Dual Interest);

    b. Address of insured (mortgaged) property;

    c. Name and address of mortgagee;

    d. Mortgage loan number;

    e. Community name, number, map panel number and suffix, and program type (Emergency or Regular);

    f. NFIP flood zone where property is located (lender must determine, in order to determine if flood insurance requirements are necessary and to use the MPPP);

    g. Occupancy type (so statutory coverage limits are not exceeded. This information may be difficult to obtain. Also see Coverage Offered.);

    h. Is the building the insured's primary residence? Yes or No;

    i. Is the building walled and roofed? Yes or No;

    j. Is the building over water? No, Partially, or Entirely; *and*

    k. Amount of coverage.

2. No elevation certificates will be required as there will be no elevation rating.

N. Rates

See table on page MPPP 1.

O. Policy Declarations Page Notification Requirements

In addition to the routine information, such as amounts of coverage, deductibles, and premiums, that a WYO Company may place on the policy declarations page issued to each insured under the NFIP, the following messages are required:

1. This policy is being provided for you as it is required by Federal law as has been mentioned in the previous notices sent to you on this issue. Since your mortgage company has not received proof of flood insurance coverage on your property in response to those notices, we provide this policy at their request.

2. The rates charged for this policy may be considerably higher than those that may be available to you if you contact your local insurance agent/producer (or the WYO Company).

3. The amounts of insurance coverage provided in this policy may not be sufficient to protect your full equity in the property in the event of a loss.

4. You may contact your local insurance agent/producer (or WYO Company) to replace this policy with a conventionally underwritten SFIP, at any time, and typically at a significant savings in premium.

    The WYO Company may add other messages to the declarations page and make minor editorial modifications to the language of these messages if it believes any are necessary to conform to the style or practices of that WYO Company, but any such additional messages or modifications

must not change the meaning or intent of the above messages.

Since the amount of underwriting data obtained at the time of policy inception will typically be limited, the extent of any coverage limitations (such as when replacement coverage is not available or coverage is limited because the building has a basement or is considered an elevated building with an enclosure) will be difficult to determine. It is, therefore, the responsibility of the WYO Company to notify the mortgagor/insured of all coverage limitations at the inception of coverage and impose any that are applicable at the time of the loss adjustment.

P. Policy Reformation – Policy Correction

If the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

The provisions for reduction of coverage limits or reformation are described in:

- Dwelling Form, section VII, paragraph G.; *and*
- General Property Form, section VII, paragraph G.

In all cases the property must be insured using the correct policy form before any claim payment may be made.

Three exceptions to the SFIP provisions apply when insufficient premium or incomplete rating information is discovered after a loss.

The first exception is that the required additional premium billed to the insured is for the current policy term only, instead of the current and, if applicable, one prior policy term.

The 2 exceptions below apply only to the discovery of a misrating that is the result of an incorrect flood zone or BFE.

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.

These 2 exceptions revise the requirement that the additional premium due and the reduction in policy limits go back to the effective date of the policy. Policyholders can now keep the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will then have 30 days to pay the additional premium that is due for the remainder of the policy term, to restore the originally requested limits without a waiting period.

However, all claim payments will be based on the coverage limitations provided in accordance with the correct flood zone for the building location and not on the zone shown on the flood policy if it is in error.

When coverage is issued using an incorrect SFIP form, the policy is void and the coverage must be written under the correct form. The provisions of the correct SFIP form apply. The coverage limits must be reformed according to the provisions of the correct SFIP form and cannot exceed the coverage limits originally issued under the incorrect policy.

Q. Coverage Basis – Actual Cash Value or Replacement Cost

There are no changes from the standard practices of the NFIP for these provisions. The coverage basis will depend on the type of occupancy of the building covered and the amount of coverage carried.

R. Deductible

The deductible for the MPPP policy is $1,000 each for both building and contents if the building coverage is less than or equal to $100,000; if the building coverage is over $100,000, the deductible is $1,250, regardless of the insured building's construction date compared to the initial FIRM date. A contents-only policy will have a $1,000 deductible.

S. Reserve Fund Assessment

The Reserve Fund Assessment is applicable for policies written under the MPPP. The Reserve Fund Assessment is the calculated percentage of the Total Premium, excluding the Probation Surcharge, HFIAA surcharge, and Federal Policy Fee. The Reserve Fund Assessment percentage in effect at the time the MPPP policy is written must be used.

T. HFIAA Surcharge

The HFIAA surcharge is applicable for policies written under the MPPP. This fee is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification and General Change Endorsement sections. This surcharge is not subject to earned commissions and, as such, is not considered part of the Total Premium. The HFIAA surcharge must, however, be added to the Total Premium in order to figure the Total Amount Due.

U. 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.

V. 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.

W. Cancellations

The *NFIP Flood Insurance Manual* rules for cancellation/nullification are to be followed, when applicable.

X. 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.

Y. 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.

Z. Article XIII – Restriction on Other Flood Insurance

Article XIII of the Arrangement is also applicable to the MPPP and, as such, does not allow a company to sell other flood insurance that may be in competition with NFIP coverage. This restriction, however, applies solely to policies providing flood insurance. It also does not apply to insurance policies provided by a WYO Company in which flood is only 1 of several perils provided, or when the flood insurance coverage amounts are in excess of the statutory limits provided under the NFIP or when the coverage itself is of such a nature that it is unavailable under the NFIP, such as blanket portfolio coverage.

AA. Participating WYO Companies

A list of the WYO Companies that participate in the MPPP is available on FEMA's website at http://www.fema.gov/wyo_company.

GENERAL CHANGE ENDORSEMENT

I. USE OF THE FORM

The National Flood Insurance Program (NFIP) General Change Endorsement form or a similar request can be used to make certain types of coverage and rating changes or corrections to the existing policy.

However, this form cannot be used to 1) renew a policy, 2) extend or change a policy year, or 3) change the effective date of the policy.

An endorsement may be submitted for such reasons as:

- Change of a mortgagee
- Increasing, adding, reducing, or removing coverage amounts
- Change of the mailing address
- Change of the building description
- Change of insured information
- Rating Adjustments
- Map revisions
- Correcting a misrated policy
- Assignment of the policy
- Change of Primary Residence status

II. ENDORSEMENT RULES

A. Coverage Endorsements

1. Addition of Coverage or Increase in Amount of Insurance

   Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy year. The additional premium is calculated pro rata for the balance of the policy year, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each Write Your Own (WYO) Company's standard business practice. (See Examples 1 through 3 at the end of this section.) Refer to the General Rules section for the applicable waiting period.

2. Reduction in Amount of Insurance

   A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance, or a current appraisal or cost estimate is provided which shows that the building's current coverage amount is higher than the estimated replacement cost of the building. (See Example 4 at the end of this section.)

   A reduction in the amount of *contents* insurance *cannot* be made unless some of the contents have been sold or removed, which reduces the contents' value to less than the amount of the contents insurance.

   If the insured has a non-NFIP policy, the coverage can be reduced to the amount of the non-NFIP policy deductible.

3. Removal of Coverage

   Coverage may be removed and premium returned only in the following instances:

   - Property is no longer at the described location
   - The property is no longer owned by the policyholder
   - There is more than one policy with building coverage insuring the same building.

B. Rating Endorsements

1. Rate Reduction

   It is not permissible to revise a policy's rating during a policy year, due to a rate decrease, unless the effective date of the rate change is prior to the policy's effective date.

2. Rating Adjustment

   NFIP rules require that the policy must be in effect in order to process refunds.

   Rating adjustments will be allowed for only the current year for the following situations:

   - Use of the grandfather rules. The endorsement effective date is the effective date of the current policy year.
   - Use of the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
   - Use of the Federal Emergency Management Agency (FEMA) Special Rates (see the Rating section). The endorsement effective date is the date that FEMA provided the rates.
   - Revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown).

The endorsement effective date is the effective date of the current policy year.

- Use of Post-FIRM/full-risk rating for a Pre-FIRM building receiving subsidized rates. The refund will be processed if the insured provides a valid Elevation Certificate (EC). The endorsement effective date is the effective date of the current policy year.
- Use of an EC on Post-FIRM buildings rated using "Without Certification of Compliance or Elevation Certificate" for zones AO and AH, or "No Elevation Certificate or No BFE" for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy year.
- Use of an updated EC. The endorsement effective date is the effective date of the current policy year.

3. Revision of an Alternative Rating

Alternative rating is used to determine the premium on a Renewal Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by agents/producers for the rating of Pre-FIRM construction. Alternative rating allows the agent/producer and the policyholder 1 year to revise the rating, so a premium refund can be obtained from the renewal or inception date if it is determined that the insured property is located in a lower-rated zone. During subsequent policy years, such revisions may also be made effective with the start of the policy year.

4. Map Revision

When a physical revision of the FIRM, a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR) is issued, a policy may be endorsed to revise the flood zone or change the Base Flood Elevation (BFE) in which a building is located if the new zone and/or BFE provides a more favorable rating.

The following endorsement rules must be used:

- If a map revision or amendment became effective during the current policy year, the refund for the premium difference after revising the zone or BFE is prorated, using the date of the map revision or amendment as the endorsement effective date.
- If a map revision or amendment became effective in the previous policy year, a refund of the premium difference is granted for the current policy year and the pro-rata portion of the previous policy year. The endorsement effective date is the map revision or amendment date.
- If a map revision or amendment became effective prior to the previous policy year, a refund of the premium difference is granted for the current policy year only.
- If the policy has expired, the endorsement request must be received within 6 months of the expiration date; otherwise, no refund is available. Before refunding a premium for an expired term, the insurer must check with the policyholder for the existence of a current policy with another WYO Company. Under no circumstances will an insured be allowed a refund for more than 2 policy years, regardless of whether the same or different WYO Company or Companies issued the policy or policies.

Before processing the endorsement, the agent/producer should check the Flood Map Status Information Service to make sure that the LOMA or LOMR is still valid (or has been recertified) based on the most recent map revision. Also, if the revised map changes the BFE, verify that the same elevation datum is used to determine the building elevations on the EC.

When a community has been converted from the Emergency Program to the Regular Program, the policy rating may be revised to reflect the correct flood zone. However, no premium refund is allowed on premium previously paid.

C. Misrated Policy

A misrating means that the premium charged is incorrect because one or more of the rating characteristics used to determine the applicable premium rate for an application or renewal is discovered to be incorrect or was previously correct, but has changed.

Examples of rating characteristics used to determine premium include, but are not limited to, such factors as the loss history, building occupancy, building use, primary residency status, physical alteration of the building, replacement cost, community number, lowest floor elevation used for rating, flood zone, Base Flood Elevation, and the presence of enclosures, basements, or crawlspaces (including below grade crawlspaces). For example, a Preferred Risk Policy (PRP) that incurs a flood loss resulting in a paid claim exceeding $1,000 for a second time would be misrated if renewed as a PRP. Other examples include a policy issued on the incorrect Standard Flood Insurance Policy (SFIP) policy form, a building that was substantially damaged or improved, or the building's construction date incorrectly indicated on the policy.

A map revision, whether communitywide or parcel-specific (LOMA), does not imply that the previous map was incorrect. Flood risks change over time due to community development or natural causes such as erosion and subsidence. Therefore, a map revision does not imply a misrating under the previous maps. Refunds for map revisions are limited to the current policy year, or one additional year if the map was revised during the previous year. If a map revision occurred before the prior policy year, the refund is for the current year only (see II.B.4 of this section).

All other corrections for misratings resulting in refunds are limited to the current term only, unless the misrating occurred at the time of application, in which case a refund may be issued back to inception, or up to 5 years prior to the cancellation request date, whichever is less. Any lapse in coverage is included in determining the number of years for which a premium refund is allowed for a misrating that occurred at the time of application. Proper documentation must be submitted (see IV.B.2.a. of this section).

A rating adjustment made when optional rating information is provided at a later date is not considered a misrating (see II.B of this section). For example, when an EC is provided to determine that a full-risk rate is lower than Pre-FIRM subsidized rates, the Pre-FIRM subsidized rates used for previous policy years are not deemed incorrect.

Updated documentation provided at a later date does not prove a misrating if the documentation previously used is valid. For example, when a new EC indicates a different elevation for the lowest floor than a previous EC, the newer EC must be used, but the policy is not considered misrated in previous policy years.

If however, the insurer mistyped or misinterpreted data correctly provided on the original EC, this may constitute a misrating. Also, if the insurer issued the initial policy using information provided on the Application, which is later proven incorrect by valid documentation that was previously unavailable, the policy is deemed misrated, and refunds may be issued.

NOTE: Refunds issued by endorsement exceeding the allowable amount will be subject to the debt collection procedures.

D. Conversion of Standard-Rated Policy to PRP Due to Misrating

A policy written as a standard-rated B, C, or X Zone policy and later found to be eligible for a Preferred Risk Policy (PRP) may be endorsed or rewritten as a PRP for only the current policy year.

When the risk has been misrated since the time of application with a zone other than B, C, or X but is later found to be in a B, C, or X Zone and eligible for a PRP, the insurer will be allowed to endorse or cancel/rewrite for up to 5 years prior to the endorsement or cancellation/rewrite request.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy year; and
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be equal to either the building limit issued under the standard-rated B, C, or X Zone policy or the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated B, C, or X Zone building limit. For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, or the building and/or contents coverage requested exceeds the limits described above, the coverage should be endorsed with a 30-day waiting period.

E. Changing Deductibles

Increasing deductibles is permitted during the current policy year.

Deductibles cannot be reduced midterm, unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will apply unless the request to reduce the deductible is in connection with making, increasing, extending, or renewing a loan.

The Increased Cost of Compliance (ICC) Premium is not eligible for the deductible discount or surcharge. First calculate the deductible discount or surcharge, then add in the ICC Premium.

F. Endorsements Due to Duplicate Coverage

The SFIP covers one building per policy. Except for condominium buildings, building coverage may be issued on only one policy per building. Condominium unit owners may purchase building coverage under the Dwelling form, even if there is a Residential Condominium Building Association Policy (RCBAP) covering the building containing the unit, or other units insured separately within the building. However, the maximum building coverage available for a residential condominium building is $250,000 times the number of units within the building, or the total replacement cost, whichever is less.

If the building owner is not shown as a named insured on an SFIP with building coverage, the policy must be

endorsed to include the building owner as a named insured. If more than one SFIP with building coverage covers the same property, all but one of the policies must be endorsed to remove the building coverage or canceled. A pro-rata refund up to 5 years is available for endorsements removing building coverage due to duplicate coverage. For further guidance on removing building coverage or canceling a policy refer to the Cancellation section of this manual.

G. Property Address Corrections

A flood policy may not be endorsed to change the insured property location. This includes relocation from 1 unit to another unit within the same building, and relocation of a mobile home/travel trailer to a new location. An endorsement may not be submitted when it will result in a change to the actual building to be insured, regardless of whether a loss has or has not occurred. A new Application and a new premium must be submitted, and any applicable waiting period for the SFIP to become effective will apply. The following exceptions allow for a property address correction:

1. An endorsement may be submitted to correct an erroneous property address (e.g., one made through typographical error or an Emergency 911 property address change) when it does not result in a change of the building to be insured. In the case where there are no paid or pending claims, a correction can be made without a waiver from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP. The address may be corrected in the following situations:
   - The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; or
   - The address used to describe the insured building indicated on the Application has changed with the United States Post Office; or
   - A postal address is being supplied for a descriptive or legal address originally provided on the Application.
2. In a situation where there is a pending claim, and the agent/producer indicates that the address on the policy is not the correct address for the building intended to be insured, a waiver may be sought from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP in the following instances:
   - The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement, and the insured has no insurable interest in the building at the address incorrectly indicated on the application; *or*
   - The address used to describe the insured building indicated on the Application has changed with the United States Post Office. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; *or*
   - A postal address is being supplied for a descriptive or legal address originally provided on the Application. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the waiver request.

No pending claim on a policy requiring an address change can be paid without FEMA approval.

H. Assignment of Policy

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date. Policies on buildings in the course of construction and policies insuring only contents may not be assigned.

The assignment section on the General Change Endorsement form must be completed. Select "Other" on the General Change Endorsement form if the assignment is due to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

III. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY)

A. During the Last 90 Days of Policy Year

1. If the premium payment for renewal of the policy has not already been processed by the NFIP, a processed General Change Endorsement will produce a revised Renewal Notice for the upcoming policy year.
2. If the original Renewal Notice has not been paid, the payor may use the revised Renewal Notice or subsequent Final Notice.

B. During the Last 75 Days of Policy Year

1. If the original Renewal Notice has not been paid, the agent/producer must submit the General Change Endorsement for the current policy year only and submit a renewal Application for the upcoming policy year. A separate premium payment must be submitted for each transaction. (The insured and/or mortgagee, if payor, should be advised not to pay the Renewal Notice or Final Notice when a renewal Application and premium have been submitted.)

2. If the original Renewal Notice *has been paid,* the agent/producer must submit the General Change Endorsement together with any required additional premium for the renewal policy year and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy year. The effective date of the endorsement to increase coverage (up to the inflation factor) will be the "renewal date" only if the endorsement and additional premium are received within the 30-day grace period.

C. Refunds Generated from Endorsement Processing

The return premium is based on rates in effect on the effective date of the change or the policy effective date, in accordance with the WYO Company's standard business practice. It is calculated by revising the rate, effective from the inception date of the current policy year, provided the inception date is on or after the community conversion date.

The Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge (if applicable) are not subject to calculation of return premiums.

IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM

A. General Change Endorsement Instructions

The policy number, reason for change, and the endorsement effective date are required items for completing the form. When filling out the rest of this form, only complete the sections that require change. The following items are of special note:

- **Policy Period**

  In this section, enter the policy expiration date (month/day/year) and endorsement effective date. The policy period cannot be changed. All calculations must reflect the policy period shown on the current declarations page.

- **Property Location**

  A flood policy may not be endorsed to change the insured property location, unless correcting an erroneous property address. If the property address is rural, enter the legal description or geographic location of the property (do not use P.O. Box). *For additional guidance, refer to the Property Address Corrections subsection in this section.*

  For example, the insured's mailing address may be shown as:

  Route 4
  Box 179
  Danville, OH 43014

  The property location should be completed as: Farmhouse on the north side of U.S. 70, 6 miles west of Danville, OH 43014.

- **Community (Grandfathering Information)**

  Verify whether the building was built in compliance or has had continuous coverage. *For additional guidance, refer to the NFIP Grandfathering Rules subsection in the Rating section of this manual.*

  If the building was built in compliance, enter the community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. If grandfathering for continuous coverage, enter the prior policy number.

- **All Buildings**

  Complete this section to correct a property's building description. If applicable, submit any supporting documentation.

- **Contents**

  The contents location section should be completed if contents coverage is being added/deleted or if the location of the contents being insured within the described building has changed. Provide an explanation of the change of location in the description area of the section.

- **Coverage and Rating**

  Complete this section for such reasons as:

  - Increasing, adding or reducing coverage limits
  - Updating building's replacement cost information
  - Changing deductibles

  For additional guidance, refer to the Endorsement Rating examples in this section.

- **Signature**

  All endorsements, whether paper or electronic form, must be signed. Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction

authentication methods they will use to ensure the security and integrity of such transactions.

The insured must sign and date the General Change Endorsement form whenever there is a request to reduce policy limits, assign the policy, or change the agent/producer of record.

B. Refund Processing Procedures

1. The current insurer will be responsible for returning the premium for the current and the prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that policy year. Agents/producers submit refund requests to their insurer.

2. Requests for refunds for more than 2 policy years must be processed by the NFIP Bureau and Statistical Agent (NFIP Bureau).

   a. For requests processed by the NFIP Bureau for any period exceeding 2 policy years, the current insurer must submit all of the documentation necessary to support the refund. At a minimum, this documentation will consist of the following:

      - The company's statistical records or declarations pages for each policy year and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
      - An endorsement request for each policy year and the premium refund calculation for each policy year that the company had the policy.
      - A LOMA; a LOMR; a LODR; a copy of the most recent flood map marked to show the exact location and flood zone of the building; a letter indicating the exact location and flood zone of the building, and signed and dated by a local community official; an EC indicating the exact location and flood zone of the building, and signed and dated by a surveyor, an engineer, an architect, or a local community official; or a flood zone determination certification that guarantees the accuracy of the information.

   b. In order for the NFIP Bureau to process a refund request, the appropriate documentation must be mailed directly to:

      NFIP Bureau and Statistical Agent
      Underwriting Department
      8400 Corporate Dr., Suite 350
      Hyattsville, MD 20785

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.

4. Any lapse in coverage does not extend the number of policy years the premium refund is allowed.

   The NFIP Bureau will return to the sender any unauthorized refund requests for more than 2 policy years.

IV. ENDORSEMENT RATING EXAMPLES

TABLE OF CONTENTS

EXAMPLE		PAGE
Example 1	Increasing Coverage on a Preferred Risk Policy	END 8
Example 2	Increasing Coverage	END 9
Example 3	Increasing Coverage After a Rate Change	END 10
Example 4	Reducing Building Coverage	END 11
Example 5	Change of Primary Residence Status	END 12

EXAMPLE 1
INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is June 15, 2016–2017.
- Single Family with basement.
- Property Currently Mapped in X-Zone
- Present coverage: Building $75,000/ Contents $30,000.
- Endorsement effective date is July 30, 2016.
- 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 Premiums in Section A and B are base premiums.
- Subtotal amount of $358 listed before the Deductible Discount/Surcharge includes the multiplier calculation.
- Add the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is $302 (excluding Probation Surcharge/HFIAA Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment. Premium Previously Paid includes the multiplier calculation.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

  Time period is July 30, 2016, to June 15, 2017;
  Number of days is 320;
  Pro-rata factor is .877

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INDICATE THE RATE TABLE USED: _____ RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	—	—	—	—	—	—	—
BUILDING ADDITIONAL LIMIT	—	—	—	—	—	—	—
CONTENTS BASIC LIMIT	—	—	—	—	—	—	—
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP AND NEWLY MAPPED ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	$75,000	$30,000	$258	$125,000	$50,000	$358	—

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW					
BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
—	—	$200,000	—	—	$80,000

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT/PRODUCER ☐ PAYOR

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$358
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$358
ICC PREMIUM	$5
SUBTOTAL	$363
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$363
RESERVE FUND 15 %	$54
SUBTOTAL	$417
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$302
HFIAA SURCHARGE	—
DIFFERENCE _____ (+/–)	$115
PRO-RATA FACTOR	.877
TOTAL AMOUNT DUE (+/–)	**$101**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

EXAMPLE 2
INCREASING COVERAGE

- Policy term is April 4, 2016–2017.
- 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 August 10, 2016, 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 1.05 / .29, Contents 1.61 / .51.
- 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 and the $40,000 additional coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased/Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- $10,000 of the $15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased/Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is $614 (excluding Probation Surcharge/HFIAA Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

  Time period is August 10, 2016, to April 4, 2017;
  Number of days is 237;
  Pro-rata factor is .649

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INDICATE THE RATE TABLE USED: _____ **RISK RATING METHOD:** ☐ 7 – PRP ☐ R – NEWLY MAPPED

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	$35,000	1.05	$368	$25,000	1.05	$263	$631
BUILDING ADDITIONAL LIMIT	—	—	—	$40,000	.29	$116	$116
CONTENTS BASIC LIMIT	$10,000	1.61	$161	$15,000	1.61	$242	$403
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP AND NEWLY MAPPED ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	—	—	—	—	—	—	—

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
$60,000	$40,000	$100,000	$25,000	—	$25,000

IF RETURN PREMIUM, MAIL REFUND TO: ☐ **INSURED** ☐ **AGENT/PRODUCER** ☐ **PAYOR**

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$1,150
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$1,150
ICC PREMIUM	$5
SUBTOTAL	$1,155
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$1,155
RESERVE FUND 15 %	$173
SUBTOTAL	$1,328
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$614
HFIAA SURCHARGE	—
DIFFERENCE _____ (+/–)	$714
PRO-RATA FACTOR	.649
TOTAL AMOUNT DUE (+/–)	**$463**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

EXAMPLE 3
INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is January 11, 2016–2017.
- Single-family dwelling, Regular Program.
- 1 floor, no basement.
- Current policy limits: Building $30,000 / Contents $8,000.
- Building located in an AE Zone, Post-FIRM.
- Premium rates are: Building 1.85, Contents .87. The rates used are the rates in effect on the policy effective date.
- Post-FIRM construction with a 0 elevation difference.
- Endorsement effective date is May 9, 2016.
- 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 April 1, 2016.
- 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 (1.85). (See page END 1, "Addition of Coverage or Increase in Amount of Insurance." Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)
- In Section B, enter the $7,000 basic contents amount and the applicable rate (.87).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is $725 (excluding Probation Surcharge/HFIAA Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

  Time period is May 9, 2016, to January 11, 2017;
  Number of days is 246;
  Pro-rata factor is .674

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INDICATE THE RATE TABLE USED: _____ RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	$30,000	1.85	$555	$15,000	1.85	$278	$833
BUILDING ADDITIONAL LIMIT	—	—	—	—	—	—	—
CONTENTS BASIC LIMIT	$8,000	.87	$70	$7,000	.87	$61	$131
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP AND NEWLY MAPPED ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	—	—	—	—	—	—	—

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
$45,000	—	$45,000	$15,000	—	$15,000

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT/PRODUCER ☐ PAYOR

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$964
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$964
ICC PREMIUM	$5
SUBTOTAL	$969
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$969
RESERVE FUND 15 %	$145
SUBTOTAL	$1,114
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$725
HFIAA SURCHARGE	—
DIFFERENCE _____ (+/–)	$389
PRO-RATA FACTOR	.674
TOTAL AMOUNT DUE (+/–)	**$262**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

EXAMPLE 4
REDUCING BUILDING COVERAGE

- Policy term is June 6, 2016–2017.
- Single-family dwelling, with basement.
- Regular Program, Zone B, Post-FIRM.
- Policy limits: Building $150,000 / Contents $0.
- A wing of the building was destroyed by fire on December 10, 2016, and the building was repaired without the wing, reducing the value of the dwelling to $100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building 1.18 / .41.
- Endorsement effective date is December 10, 2016.
- In Section A, enter the basic building amount ($60,000) and the applicable rate (1.18).
- In Section B, enter the new additional building amount at the same rate of .41.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- Add in the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is $1,244 (excluding the Probation Surcharge/HFIAA Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

  Time period is December 10, 2016, to June 6, 2017;
  Number of days is 178;
  Pro-rata factor is .488

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INDICATE THE RATE TABLE USED: _____ RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	$60,000	1.18	$708	—	—	—	$708
BUILDING ADDITIONAL LIMIT	$90,000	.41	$369	–$50,000	.41	–$205	$164
CONTENTS BASIC LIMIT	—	—	—	—	—	—	—
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP AND NEWLY MAPPED ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	—	—	—	—	—	—	—

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
$60,000	$40,000	$100,000	—	—	—

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT/PRODUCER ☐ PAYOR

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$872
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$872
ICC PREMIUM	$5
SUBTOTAL	$877
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$877
RESERVE FUND 15 %	$132
SUBTOTAL	$1,009
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$1,244
HFIAA SURCHARGE	—
DIFFERENCE _____ (+/–)	–$235
PRO-RATA FACTOR	.488
TOTAL AMOUNT DUE (+/–)	**–$115**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

EXAMPLE 5
CHANGE OF PRIMARY RESIDENCE STATUS

- Policy term May 3, 2016–2017.
- Single-family dwelling, no basement.
- Post-FIRM Building.
- Building located in Zone AE
- Present coverage: Building $150,000 / Contents $15,000.
- Endorsement is effective on August 15, 2016, to change Residence status from Non-Primary to Primary.
- Full-risk premium rates are: Building .29 / .08, Contents .38 / .12
- Complete Section A for current coverage
- Add Section A premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is $354 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment and HFIAA Surcharge.
- Enter the applicable HFIAA Surcharge Amount.
- Subtract the new HFIAA Surcharge of $25 from the previously paid HFIAA Surcharge of $250 and enter the difference.
- Prorate the Difference.

  Time period is August 15, 2016, to May 3, 2017;
  Number of days is 261;
  Pro-rata factor is .715

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INDICATE THE RATE TABLE USED: _____ RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT	$60,000	.29	$174	—	—	—	$174
BUILDING ADDITIONAL LIMIT	$90,000	.08	$72	—	—	—	$72
CONTENTS BASIC LIMIT	$15,000	.38	$57	—	—	—	$57
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—
FOR PRP AND NEWLY MAPPED ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
	—	—	—	—	—	—	—

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW					
BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL
—	—	—	—	—	—

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT/PRODUCER ☐ PAYOR

PAYMENT METHOD:
☐ CHECK
☐ CREDIT CARD
☐ OTHER: _____

SUBTOTAL	$303
DEDUCTIBLE DISCOUNT/SURCHARGE	—
SUBTOTAL	$303
ICC PREMIUM	$5
SUBTOTAL	$308
CRS PREMIUM DISCOUNT ____ %	—
SUBTOTAL	$308
RESERVE FUND 15 %	$46
SUBTOTAL	$354
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	$354
HFIAA SURCHARGE	$25
DIFFERENCE _____ (+/–)	–$225
PRO-RATA FACTOR	.715
TOTAL AMOUNT DUE (+/–)	**–$161**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — _____ /_____ /_____ DATE (MM/DD/YYYY)

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT, PAGE 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PAGE 1 (OF 2)

FOR ALL POLICY TYPES. IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

POLICY #: _____

CHANGE

REASON FOR CHANGE (CHECK ALL THAT APPLY)
- ☐ MORTGAGEE
- ☐ MAILING ADDRESS
- ☐ INCREASE COVERAGE
- ☐ BILLING
- ☐ BUILDING INFORMATION
- ☐ AGENT/PRODUCER
- ☐ INSURED INFORMATION
- ☐ OTHER (SPECIFY): _____

ASSIGNMENT

REASON FOR ASSIGNMENT:
- ☐ NEW PURCHASE
  DATE OF PURCHASE: ____ /____ /_____
- ☐ OTHER (SPECIFY): _____

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY — BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? ☐ YES ☐ NO
IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).
IDENTIFY ADDRESS TYPE: ☐ STREET ☐ LEGAL DESCRIPTION* ☐ GEOGRAPHIC LOCATION

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:
_____

* LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.

COMMUNITY

GRANDFATHERING INFORMATION
GRANDFATHERED? ☐ YES ☐ NO **IF YES**, ☐ BUILT IN COMPLIANCE *OR*
☐ CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
FIRM ZONE: _____ MAP DATE: ____ /____ /_____
COMMUNITY PROGRAM TYPE IS: ☐ REGULAR ☐ EMERGENCY

CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____
MAP DATE: ____ /____ /_____

NEWLY MAPPED INFORMATION
DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ____ /____ /_____

BILLING

FOR RENEWAL, BILL:
- ☐ INSURED
- ☐ FIRST MORTGAGEE
- ☐ SECOND MORTGAGEE
- ☐ LOSS PAYEE
- ☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

POLICY PERIOD

POLICY PERIOD IS FROM ____ /____ /_____ TO ____ /____ /_____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.

WAITING PERIOD:
- ☐ STANDARD 30-DAY
- ☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD
- ☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY
- ☐ TRANSFER (NFIP ONLY) – NO WAITING PERIOD

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____
IS THE INSURED A SMALL BUSINESS? ☐ YES ☐ NO
IS THE INSURED A NON-PROFIT ENTITY? ☐ YES ☐ NO

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____
IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF: ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER
IF OTHER, SPECIFY: _____

LOAN NO.: _____
IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

PRIOR NFIP COVERAGE

COMPLETE THIS SECTION ONLY FOR PRE-FIRM BUILDINGS LOCATED IN AN SFHA.
1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? ☐ YES ☐ NO
2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? ☐ YES ☐ NO
3. **IF YES**, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? ☐ YES ☐ NO
4. **IF YES**, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? ☐ YES ☐ NO
   IF YES, WHAT IS THE SUSPENSION DATE? ____ /____ /_____
   WHAT IS THE REINSTATEMENT DATE? ____ /____ /_____
5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? ☐ YES ☐ NO

NFIP COPY

ALL BUILDINGS

1. BUILDING PURPOSE
   - ☐ 100% RESIDENTIAL
   - ☐ 100% NON-RESIDENTIAL
   - ☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %
2. BUILDING OCCUPANCY
   - ☐ SINGLE FAMILY
   - ☐ 2-4 FAMILY
   - ☐ OTHER RESIDENTIAL
   - ☐ NON-RESIDENTIAL BUSINESS
   - ☐ OTHER NON-RESIDENTIAL
3. IS THE BUILDING A HOUSE OF WORSHIP? ☐ YES ☐ NO
4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? ☐ YES ☐ NO
5. BUILDING DESCRIPTION (CHECK ONE)
   - ☐ MAIN HOUSE
   - ☐ DETACHED GUEST HOUSE
   - ☐ DETACHED GARAGE
   - ☐ BARN
   - ☐ APARTMENT BUILDING
   - ☐ APARTMENT – UNIT
   - ☐ COOPERATIVE BUILDING
   - ☐ COOPERATIVE – UNIT
   - ☐ WAREHOUSE
   - ☐ TOOL/STORAGE SHED
   - ☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
   - ☐ OTHER: _____
6. CONDOMINIUM INFORMATION
   IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
   IS COVERAGE FOR THE ENTIRE BUILDING? ☐ YES ☐ NO
   TOTAL NUMBER OF UNITS: _____
   ☐ HIGH-RISE ☐ LOW-RISE
   IS COVERAGE FOR A CONDOMINIUM UNIT? ☐ YES ☐ NO
7. ADDITIONS AND EXTENSIONS (IF APPLICABLE)
   DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)
   COVERAGE IS FOR:
   - ☐ BUILDING INCLUDING ADDITION(S) AND EXTENSION(S)
   - ☐ BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION: _____
   - ☐ ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S): _____
8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE
   IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
   IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
   IS THE INSURED A TENANT? ☐ YES ☐ NO
   IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
   IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.
9. BUILDING INFORMATION
   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 LOCATED ON FEDERAL LAND? ☐ YES ☐ NO
   IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO
10. IS BUILDING ELEVATED? ☐ YES ☐ NO
11. BASEMENT, ENCLOSURE, CRAWLSPACE
    - ☐ NONE
    - ☐ FINISHED BASEMENT/ENCLOSURE
    - ☐ CRAWLSPACE
    - ☐ UNFINISHED BASEMENT/ENCLOSURE
    - ☐ SUBGRADE CRAWLSPACE

    IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? ☐ YES ☐ NO
12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
    - ☐ 1 ☐ 2 ☐ 3 OR MORE
    - ☐ SPLIT LEVEL
    - ☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
    - ☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

NON-ELEVATED BUILDINGS

1. GARAGE
   IS A GARAGE ATTACHED TO THE BUILDING? ☐ YES ☐ NO
   TOTAL NET AREA OF THE GARAGE:
   |_|_|_|_|_|_| SQUARE FEET.
   ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? ☐ YES ☐ NO
   IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____
   TOTAL AREA OF ALL PERMANENT OPENINGS:
   |_|_|_|_|_|_| SQUARE INCHES.
   IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? ☐ YES ☐ NO
   IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
2. BASEMENT/SUBGRADE CRAWLSPACE
   DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
   IF YES, SELECT THE VALUE BELOW:
   - ☐ UP TO $10,000
   - ☐ $10,001 TO $20,000
   - ☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT: _____

   DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
   IF YES, SELECT THE VALUE BELOW:
   - ☐ UP TO $5,000
   - ☐ $5,001 TO $10,000
   - ☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT: _____

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT, PAGE 2 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PAGE 2 (OF 2)

FOR ALL POLICY TYPES. IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.
ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

POLICY #: _____

ELEVATED BUILDINGS

ELEVATED BUILDINGS (INCLUDING MANUFACTURED [MOBILE] HOMES/ TRAVEL TRAILERS)

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW
- ☐ FREE OF OBSTRUCTION
- ☐ WITH OBSTRUCTION

2. ELEVATING FOUNDATION TYPE
- ☐ PIERS, POSTS, OR PILES
- ☐ REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS
- ☐ REINFORCED CONCRETE SHEAR WALLS
- ☐ WOOD SHEAR WALLS
- ☐ SOLID FOUNDATION WALLS

3. MACHINERY AND/OR EQUIPMENT

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:
- ☐ UP TO $10,000
- ☐ $10,001 TO $20,000
- ☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT: _____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO

IF YES, SELECT THE VALUE BELOW:
- ☐ UP TO $5,000
- ☐ $5,001 TO $10,000
- ☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT: _____

4. AREA BELOW THE ELEVATED FLOOR

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO

IF YES, CHECK ONE OF THE FOLLOWING: ☐ FULLY ☐ PARTIALLY

IS THERE A GARAGE? (CHECK ONE)
- ☐ NO GARAGE
- ☐ BENEATH THE LIVING SPACE
- ☐ NEXT TO THE LIVING SPACE

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS? ☐ YES ☐ NO

IF YES, HOW MANY? _____

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.

INDICATE MATERIAL USED FOR ENCLOSURE:
- ☐ INSECT SCREENING
- ☐ LIGHT WOOD LATTICE
- ☐ SOLID WOOD FRAME WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
- ☐ SOLID WOOD FRAME WALLS (NON-BREAKAWAY)
- ☐ MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
- ☐ MASONRY WALLS (NON-BREAKAWAY)
- ☐ OTHER (DESCRIBE): _____

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:
|_|_|_|_|_|_| SQUARE FEET

IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DESCRIBE: _____

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.? ☐ YES ☐ NO

5. FLOOD OPENINGS

IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO

IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____

TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS:
|_|_|_|_|_|_| SQUARE INCHES.

ARE FLOOD OPENINGS ENGINEERED? ☐ YES ☐ NO

IF YES, SUBMIT CERTIFICATION.

MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA

YEAR OF MANUFACTURE: |_|_|_|_|

MAKE: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

MODEL NUMBER: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

SERIAL NUMBER: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

DIMENSIONS: |_|_|_|_| × |_|_|_|_| FEET

ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? ☐ YES ☐ NO

IF YES, THE DIMENSIONS ARE: |_|_|_|_| × |_|_|_|_| FEET

2. ANCHORING

THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)
- ☐ OVER-THE-TOP TIES
- ☐ GROUND ANCHORS
- ☐ FRAME TIES
- ☐ SLAB ANCHORS
- ☐ FRAME CONNECTORS
- ☐ OTHER (DESCRIBE): _____

3. INSTALLATION

THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)
- ☐ MANUFACTURER'S SPECIFICATIONS
- ☐ LOCAL FLOODPLAIN MANAGEMENT STANDARDS
- ☐ STATE AND/OR LOCAL BUILDING STANDARDS

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:
☐ BUILDING PERMIT ☐ CONSTRUCTION ____/____/_____

CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:
☐ SUBSTANTIAL IMPROVEMENT ____/____/_____

CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:
- ☐ LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
- ☐ LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

CONTENTS

CONTENTS LOCATED IN:*
- ☐ BASEMENT/ENCLOSURE
- ☐ BASEMENT/ENCLOSURE *AND* ABOVE
- ☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
- ☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
- ☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO

IF NO, DESCRIBE: _____

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

ELEVATION DATA

IS BUILDING POST-FIRM CONSTRUCTION? ☐ YES ☐ NO

(IF POST-FIRM CONSTRUCTION IN ZONES A, 1–A30, AE, AO, AH, V, V1–V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH ELEVATION CERTIFICATE.)

ELEVATION CERTIFICATION DATE: ____/____/_____

BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____

LOWEST FLOOR ELEVATION: _____ (–) BASE FLOOD ELEVATION: _____ (=) DIFFERENCE TO NEAREST FOOT: _____ (+ OR –)

IN ZONES V AND V1–V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? ☐ YES ☐ NO

IS BUILDING FLOODPROOFED? ☐ YES ☐ NO
(SEE THE *NFIP FLOOD INSURANCE MANUAL* FOR CERTIFICATION REQUIREMENTS.)

COVERAGE AND RATING

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $ _____ **DEDUCTIBLE:** BUILDING $ _____ CONTENTS $ _____

TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INDICATE THE RATE TABLE USED: _____ **RISK RATING METHOD:** ☐ 7 – PRP ☐ R – NEWLY MAPPED

INSURANCE COVERAGE	SECTION A – CURRENT LIMITS			SECTION B – NEW LIMITS			A + B PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC LIMIT							
BUILDING ADDITIONAL LIMIT							
CONTENTS BASIC LIMIT							
CONTENTS ADDITIONAL LIMIT							
FOR PRP AND NEWLY MAPPED ONLY, ENTER LIMITS FROM THE *NFIP FLOOD INSURANCE MANUAL*	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	

IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW

BUILDING COVERAGE			CONTENTS COVERAGE		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL

IF RETURN PREMIUM, MAIL REFUND TO: ☐ INSURED ☐ AGENT/PRODUCER ☐ PAYOR

PAYMENT METHOD:
- ☐ CHECK
- ☐ CREDIT CARD
- ☐ OTHER: _____

SUBTOTAL	
DEDUCTIBLE DISCOUNT/SURCHARGE	
SUBTOTAL	
ICC PREMIUM	
SUBTOTAL	
CRS PREMIUM DISCOUNT ____ %	
SUBTOTAL	
RESERVE FUND ____ %	
SUBTOTAL	
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	
HFIAA SURCHARGE	
DIFFERENCE _____ (+/–)	
PRO-RATA FACTOR	
TOTAL AMOUNT DUE (+/–)	

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER — ____/____/_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (IF APPLICABLE) — ____/____/_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) — ____/____/_____ DATE (MM/DD/YYYY)

NFIP COPY

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT

FEMA FORM 086-0-3

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 9 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

POLICY RENEWALS

I. GENERAL INFORMATION

The Standard Flood Insurance Policy (SFIP) is not a continuous policy. The policy contract is for the term of one year. Each policy contract expires at 12:01 a.m. on the last day of the policy term. Renewal of an expiring policy establishes a new policy term and new contractual agreement between the policyholder and the Federal Emergency Management Agency (FEMA). The National Flood Insurance Program (NFIP) must issue a notice of expiration not less than 45 days before the expiration of the flood insurance policy by first-class mail to the owner of the property, the servicer of any loan secured by the property, and (if known) the owner of the loan.

All policies, including Submit-for-Rate, must be renewed using the rates in effect on the renewal date.

Policy renewal documentation and premium should be submitted to the insurer in advance of the policy expiration date to ensure there is no lapse in coverage. There are 2 ways to renew a policy:

- The agent/producer will be required by the insurer to renew by means of an application or Recertification Questionnaire. In this instance, the agent/producer should complete an Application for renewal when recertifying or changing policy information, and mail it with the Total Amount Due to the insurer.

OR

- The payor must respond to a Renewal Notice including a renewal offer by selecting one of the coverage options shown on the direct mail notice and returning it with the Total Amount Due to the insurer.

II. RENEWAL NOTICE

All parties listed on the policy declarations page (insured, agent/producer, mortgagees) are to be mailed an initial Renewal Notice (page REN 5) no less than 45 days prior to the policy expiration date. Additional copies of this Renewal Notice may be mailed less than 45 days prior to policy expiration according to a company's standard business practices. The party designated on the policy record as the payor receives the payor's copy of the bill; all other parties receive a copy that states "THIS IS NOT A BILL."

A. Renewing for the Same Coverage – Option A

Option A of the Renewal Notice shows current amounts of insurance and deductibles at the time the Renewal Notice is printed.

B. Inflation Factor – Option B

Option B shows premium for amounts of insurance increased by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible is used. For PRPs, Option B is the next-higher coverage combination available. There is no waiting period if Option B is chosen. The inflation option will be no higher than the replacement cost on record for that policy. If coverage higher than the current replacement cost on record is desired, updated replacement cost documentation must be submitted.

From time to time, an agent/producer may want to endorse a policy to initiate a renewal by means of application in order to change policy information even when the insurer has made a renewal offer by means of a Renewal Notice.

When an agent/producer opts to renew by means of application after a renewal offer has been made by the insurer, the 30-day waiting period does not apply when an additional amount of insurance is requested at the time of renewal that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation.

If a revised renewal offer results from an endorsement that increases coverage more than the previously offered inflation increase option and becomes effective at least 30 days before renewal, the revised limits will apply at the policy renewal. The revised renewal offer must be generated at least 30 days before the policy renewal in order for these revised limits to take effect at renewal. In either situation, the increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal, provided that the premium for the increased coverage is received before the expiration of the grace period.

The 30-day waiting period applies when an additional amount of insurance requested at renewal time is higher than the amount listed on the renewal bill provided by the insurer, and the request is received by the insurer less than 30 days prior to policy expiration. The beginning of the waiting period is determined by the standard rules for endorsement or application. Thus, in order for the coverage amount higher than the inflation option to take effect on the renewal date, the full premium must be received at least 30 days prior to the renewal effective date.

C. Nonrenewal and Cancellation

A policy intended for an ineligible risk is considered null, and cannot renew.

Renewal Notices will not be generated and policies will not be renewed for the following situations outlined in the SFIP where a building becomes ineligible for flood insurance after the time of application:

- Suspended community; *and*
- Section 1316 property.

However, in each of the situations above, any mortgagee named on the policy must be notified of the nonrenewal or cancellation, as required by the Mortgage Clause of the SFIP (see the Policy section, General Conditions, "Q. Mortgage Clause" in all policy forms). Within 5 days of the policy expiration date, an appropriately worded expiration notice must be sent to the mortgagee, with copies to the agent/producer and the insured.

III. FINAL NOTICE

Whether renewing by means of an Application, a Recertification Questionnaire, or a Renewal Notice, if the premium payment is not received by the insurer by the policy expiration date, a Final Notice (page REN 7) is produced and must be sent to all parties listed on the declarations page (the agent/producer, insured, and any mortgagee). The Final Notice must indicate that coverage has expired and that the expired policy will be reissued with a new effective date if the premium payment is not received by the insurer within 30 days following the policy expiration date.

Mortgagee protection under the policy shall continue in force after the expiration of the policy for 30 days from the mailing date. The Final Notice to the lender must indicate that coverage will terminate if premium is not received within this 30-day period. Insurers must be able to reproduce copies of the Final Notice to the mortgagee and have processes in place to verify the date the Final Notice was mailed.

IV. RENEWAL BY MEANS OF APPLICATION OR RECERTIFICATION QUESTIONNAIRE

To generate Renewal Notices with a renewal offer, the insurer must have received acceptable application data. Accordingly, the insurer may provide an Application for renewal to obtain missing information or a Recertification Questionnaire to validate previous rating. When renewing by means of an application or Recertification Questionnaire, a Renewal Notice will not be generated in cases where a policy has not been corrected or validated prior to the start of a renewal cycle. Therefore, it is important that agents/producers respond immediately to requests for additional information.

Situations that require a renewal by means of application or recertification include, but are not limited to, the following:

- Tentatively rated policy
- Provisionally rated policy
- FEMA reunderwriting requirements resulting from audit or quality review
- Misrating discovered by the insurer at the time of loss or during internal quality review
- Substantial damage or substantial improvement
- New additions or extensions to the building (even when not a substantial improvement)
- Building under construction during previous policy term
- Preferred Risk Policy (PRP) ineligibility or conversion to standard rating
- Loss of eligibility for NFIP grandfather rules

In each of the situations above, any mortgagee named on the policy must be notified of the requirement to renew by means of application or recertification no less than 45 days prior to policy expiration. If the Application for renewal or Recertification Questionnaire is not received by the expiration date, a Final Notice of nonrenewal is required by the Mortgage Clause of the SFIP (see the Policy section, General Conditions, "Q. Mortgage Clause" in all policy forms). The Final Notice must be mailed within 5 days of the policy expiration date. An appropriately worded expiration notice must be sent to the mortgagee, with copies to the agent/producer and the insured.

V. PREMIUM PAYMENT DUE

To ensure that the policy is renewed without a lapse in coverage, the premium must be received by the insurer within 30 days after the expiration date. As an alternative, the premium can be mailed by certified mail within 30 days after the expiration date. The term "certified mail" has been broadened to include not only the U.S. Postal Service, but also certain third-party delivery services. For details, see the Receipt Date subsection in the General Rules section. Use the renewal date plus 29 days to determine whether the renewal premium was received within 30 days.

Renewal payments may also be paid by VISA, MasterCard, Discover, or American Express. Use the detachable payment stub at the bottom of the Renewal Notice and Final Notice, or use the Credit Card Payment Form at the end of this section. The form is also available in the Forms Library on the NFIP Servicing Agent's website at http://www.nfipservices.com. If a charge is declined, you will be notified by mail.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. Write Your Own (WYO) Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

VI. RENEWAL EFFECTIVE DATE DETERMINATION

Renewal dates are calculated as follows:

- If the Final Notice and the premium payment are received by the insurer within 30 days following the expiration, the policy will be issued under the same policy number as the previous term, with no lapse in coverage. For example, if the policy expires on May 1, the Final Notice and premium payment must be received on or before May 30.
- If the Final Notice and the premium payment are received by the insurer after the 30-day period, but within 90 days following the expiration, the policy will be placed in force 30 days following receipt by the insurer.
- If the Final Notice and the premium payment are received after 90 days following the expiration date, the agent/producer must submit a new application with the full annual premium. The standard 30-day waiting period will apply.

VII. ENDORSEMENTS DURING RENEWAL CYCLE

Endorsements received by the insurer within 75 days of the policy expiration date may not be reflected on the renewal bill. The agent/producer therefore should ensure that the new policy is properly endorsed after renewal.

The agent/producer should use an application for renewal to ensure that all changes are reflected on the renewal.

VIII. SEVERE REPETITIVE LOSS PROPERTIES

All policy transactions for Severe Repetitive Loss (SRL) properties must be processed by the NFIP Special Direct Facility. See the SRL section of this manual for more information.

IX. TRANSFER OF BUSINESS AT RENEWAL

When an agent/producer moves any or all of their existing books of business from one insurer to another, this is considered a transfer of business. The new insurer must collect all underwriting information required at the time of the transfer in order to verify the correct rating and issuance of the policy. A declarations page usually does not provide all the required underwriting information.

The new insurer may use the elevation information on the declarations page issued by the previous insurer only when the Lowest Floor Elevation (LFE) and Base Flood Elevation (BFE) are provided. The elevation information on the previous declarations page must be validated when there is a discrepancy in the building description (e.g., the Application shows a basement or an enclosure and the declarations page does not, or the Application describes a non-elevated building and the declarations page describes an elevated building).

A PRP requires documentation of eligibility including verification of the flood zone.

A Residential Condominium Building Association Policy (RCBAP) requires all information needed to issue and rate the policy, including photos and RCV documentation. In addition, all elevation-rated policies being transferred that are effective on or after April 1, 2015, require photographs. The photographs on file with the previous insurer may be used if there have been no structural changes that affect the building's rating.

NOTE: Transfer of business does not include conversions of an entire book of business from one insurer or third-party administrator to another. When an insurer acquires another insurer's book of business, all underwriting files must be transferred in their entirety to the new insurer.

SUMMARY OF POLICY NOTICES

NOTICES	INSURED	AGENT/PRODUCER	MORTGAGEE
RENEWAL NOTICE Shown on pages REN 5–6	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.
FINAL NOTICE Shown on pages REN 7–8	NFIP mails notice on policy expiration date.	NFIP mails notice on policy expiration date.	NFIP mails a 30-day notice of nonrenewal on expiration date. Mortgagee protection terminates 30 days after mailing of notice.
POLICY DECLARATIONS PAGE Not shown	NFIP mails policy declarations page.	NFIP mails policy declarations page.	NFIP mails policy declarations page.

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2965
Shawnee Mission, KS 66201-1365
(800) 638-6620

FEMA

Policy Number:
Policy Expiration Date:
Billing Date:
Payor:

Agent:

Insured Property Location:

RENEWAL NOTICE: Your flood insurance is about to expire on the date shown above. Please follow renewal instructions on the remittance coupon below.

Special Instructions:

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	$	$	$	$	$
B: INCREASED COVERAGE	$	$	$	$	$

See reverse side of bill for important additional information.

Please note #6, deductible option changes, on back of this bill.

This Is Not A Bill - Homeoffice Copy
RETAIN FOR YOUR RECORDS

(**Please detach here and send this portion with your payment**.) DIRECT

Policy No.:	Bill ID:	Loan No.:	Amount Paid $

Choose from one of the following payment options: ☐ **Option A:** $ ☐ **Option B:** $

For credit card payment check card type and provide account information below:

☐MasterCard ☐AMEX ☐Discover
Card#: Exp. Date: ___/___

☐VISA Cardholder Signature: X_____

To remit by check make check payable to:

FEMA Flood Payments
P.O. Box 790348
St. Louis, MO 63179-0348

Due Date:
Billing Date:

To renew your policy by check or money order, be sure to return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order.

IMPORTANT MESSAGES

1. Provided your payment is received within 30 days of the expiration of your policy, it will be renewed without a lapse in coverage. Any payment received after the 30 day grace period and prior to 90 days will still renew your policy, however, there will be a 30 day waiting period for coverage to become effective. The 30 day waiting period begins the day the premium is received.
2. You are encouraged to insure your property for at least 80% of the structures replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent for details.
3. If the mortgagee listed on the bill is not the current mortgagee, please forward the bill to the new financial institution (if they are responsible for premium payment) and have a change endorsement sent to correct the policy.
4. If this policy is a Preferred Risk Policy (PRP), please note that there have been recent changes to the eligibility requirements for the PRP. If the flood zone listed on your policy is not the zone on the current flood insurance rate map, you may no longer be eligible for the PRP. Please contact your insurance representative to verify if you are still eligible for this policy or to obtain a quote for a Standard policy.
5. Using Certified Mail when sending premium payments has the advantage of limiting lapses in coverage as the certified mail date is used as the premium receipt date to ensure the earliest receipt date possible and also provides a method to track your payment from the post office to the remittance center by going to www.usps.com/shipping/trackandconfirm.htm.
6. Effective April 1, 2016, policies currently receiving Pre-FIRM subsidized rates may lose the eligibility to maintain those rates if payment is received more than 90 days after policy expiration date.

This Policy is not subject to cancelation for reasons other than set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

If you send us a check, it will be converted into an electronic funds transfer (EFT). This means we will copy your check and use the account information on it to electronically debit your account for the amount of the check. The debit from your account will usually occur within 24 hours, and will be shown on your regular account statement. You will not receive your original check back. We will destroy your original check, but we will keep the copy of it. If the EFT cannot be processed for technical reasons, you authorize us to process the copy in place of your original check. If the EFT cannot be completed because of insufficient funds, we may try to make the transfer up to 2 times.

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2965
Shawnee Mission, KS 66201-1365
(800) 638-6620

Policy Number:
Policy Expiration Date:
Billing Date:
Payor:

Agent:

Insured Property Location:

FINAL NOTICE: Your flood insurance policy expired on the date shown above. Please disregard this notice if your payment has already been mailed.

Special Instructions:
The renewal premium for this policy has not been received as of the expiration date shown. Insurance coverage for the benefit of the mortgagee only will remain in force for 30 days. Coverage may be continued provided we receive premium for the desired coverage at the address shown below within 30 days from the the policy expiration date.

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A: CURRENT COVERAGE	$	$	$	$	$
B: INCREASED COVERAGE	$	$	$	$	$

See reverse side of bill for important additional information.
Please note #6, deductible option changes, on back of this bill.

This Is Not A Bill - Homeoffice Copy
RETAIN FOR YOUR RECORDS

(**Please detach here and send this portion with your payment**.) DIRECT

Policy No.:	Bill ID:	Loan No.:	Amount Paid $

Choose from one of the following payment options: ☐ **Option A: $** ☐ **Option B: $**

For credit card payment check card type and provide account information below:

☐MasterCard ☐AMEX ☐Discover
Card#: Exp. Date: ___/___

☐VISA Cardholder Signature: X_____

To remit by check make check payable to:

FEMA Flood Payments
P.O. Box 790348
St. Louis, MO 63179-0348

Due Date:
Billing Date:

To renew your policy by check or money order, be sure to return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order.

99999430100215480000746000000000000000803000000000000

IMPORTANT MESSAGES

1. Provided your payment is received within 30 days of the expiration of your policy, it will be renewed without a lapse in coverage. Any payment received after the 30 day grace period and prior to 90 days will still renew your policy, however, there will be a 30 day waiting period for coverage to become effective. The 30 day waiting period begins the day the premium is received.
2. You are encouraged to insure your property for at least 80% of the structures replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent for details.
3. If the mortgagee listed on the bill is not the current mortgagee, please forward the bill to the new financial institution (if they are responsible for premium payment) and have a change endorsement sent to correct the policy.
4. If this policy is a Preferred Risk Policy (PRP), please note that there have been recent changes to the eligibility requirements for the PRP. If the flood zone listed on your policy is not the zone on the current flood insurance rate map, you may no longer be eligible for the PRP. Please contact your insurance representative to verify if you are still eligible for this policy or to obtain a quote for a Standard policy.
5. Using Certified Mail when sending premium payments has the advantage of limiting lapses in coverage as the certified mail date is used as the premium receipt date to ensure the earliest receipt date possible and also provides a method to track your payment from the post office to the remittance center by going to www.usps.com/shipping/trackandconfirm.htm.
6. Effective April 1, 2016, policies currently receiving Pre-FIRM subsidized rates may lose the eligibility to maintain those rates if payment is received more than 90 days after policy expiration date.

This Policy is not subject to cancelation for reasons other than set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

If you send us a check, it will be converted into an electronic funds transfer (EFT). This means we will copy your check and use the account information on it to electronically debit your account for the amount of the check. The debit from your account will usually occur within 24 hours, and will be shown on your regular account statement. You will not receive your original check back. We will destroy your original check, but we will keep the copy of it. If the EFT cannot be processed for technical reasons, you authorize us to process the copy in place of your original check. If the EFT cannot be completed because of insufficient funds, we may try to make the transfer up to 2 times.

CREDIT CARD PAYMENT FORM

The National Flood Insurance Program accepts flood insurance premium payments on VISA, MasterCard, American Express, and Discover credit cards.

If you wish to pay for your policy by credit card, fill out the bottom portion of this page, then detach and return it with your Flood Insurance Application, Renewal Notice or Final Notice, or General Change Endorsement Form.

If your charge is not accepted, you will be notified by mail.

Flood Insurance Policy Number: _____

VISA ☐ MasterCard ☐ American Express ☐ Discover ☐

Account No.: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Expiration Date: ____ / ____ (MM / YY) Amount of Charge: $ _____

Cardholder's Name: _____

Billing Address: _____

City, State & ZIP Code: _____

Signature: _____ Date: _____ / _____ / _____

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing errors or fraud.

CANCELLATION/NULLIFICATION

Flood insurance coverage may be terminated mid-term or for a full term by either canceling or nullifying the policy, only in accordance with a valid reason for the transaction, as described in Paragraphs I.B.1–25. If coverage is terminated, the insured may be entitled to a full or partial refund under applicable rules and regulations. In some instances, the insured might be ineligible for a refund.

I. PROCEDURES AND VALID REASONS

Submit a completed Cancellation/Nullification Request Form and proper documentation to the current National Flood Insurance Program (NFIP) insurer for processing.

A. Refund Processing Procedures

1. The current NFIP insurer will be responsible for returning the premium for the current policy year and 1 prior policy year, as applicable, 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.

2. Requests for refunds for more than 2 years (reasons 1, 2, 4, 6, 10, 22, and 24 only) must be processed by the NFIP Bureau and Statistical Agent (NFIP Bureau).

   a. For requests processed by the NFIP Bureau, the current NFIP insurer must submit all of the documentation required to support the reason code used to make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:

      - A policy cancellation request and the premium refund calculation for each year.
      - 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.
      - Photographs to verify ineligible risks.

   b. Mail the appropriate documentation to:

      NFIP Bureau and Statistical Agent
      Underwriting Department
      8400 Corporate Dr., Suite 350
      Hyattsville, MD 20785

3. Write Your Own (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. All existing refund rules concerning the Federal Policy Fee and agent/producer commission remain in effect.

5. For the purpose of determining the receipt date of the cancellation/nullification request, the date shall be that on which the cancellation/nullification request was initially received by the insured, as long as the complete supporting documentation for that request is received by the insured within 60 days of the insurer's request for additional documentation. When the supporting documentation for the cancellation/nullification request is received by the insurer more than 60 days after the insurer's request for the documentation, the receipt date shall be the date the insurer received the complete documentation.

B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies

The Transaction Record Reporting and Processing (TRRP) reason codes in this section are used for reporting purposes only.

1. Building Sold or Removed, Destroyed or Physically Altered to no Longer Meet the Definition of an Eligible Building (TRRP Reason 01)

This reason can be used for the following: (1) when the insured has sold or transferred ownership of the insured property and no longer has an insurable interest in the insured building; (2) the insured building has been removed through either relocation or destruction; or (3) the building is physically altered mid-term such that a risk that was eligible for coverage is no longer eligible for coverage. An example is a mobile home affixed to a permanent foundation that is removed from its foundation and placed back on its wheels.

This reason may also be used if: (1) the builder or developer has requested to cancel the policy mid-term because ownership has transferred to a newly created condominium association, and the association has purchased a policy under its name; (2) the building is considered a total loss because the building damage is greater than or equal to the replacement cost of the building; or (3) the building has been foreclosed.

- Cancellation Effective Date: The date the insured ceased to have an insurable interest in the building (e.g., the date of the sale of the building, the date the building was removed from the described location, or the date the building became ineligible for coverage.)

- Type of Refund:
  - Pro rata premium refund, including Increased Cost of Compliance (ICC) premium and Reserve Fund Assessment, will apply to the policy term in which the cancellation became effective. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - Full premium refunds apply to any subsequent policy term(s) including fees and surcharges.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Bill of sale, settlement statement, proof of removal, proof of total loss, court documentation for foreclosed buildings, or photographs to verify ineligible risks.
- Years Eligible for Refund: Up to 5 years prior to the receipt date of the cancellation request.

2. **Contents Sold or Removed or Destroyed (TRRP Reason 02)**

This reason is used when the insured has sold or transferred ownership of the insured contents, or the insured contents have been completely removed from the described location, or destroyed by any peril.

- Cancellation Effective Date: the date the insured ceased to have an insurable interest in the contents at the described location, or the date the contents were removed from the described location.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply to the policy term in which the cancellation became effective. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - Full premium refunds apply to any subsequent policy term(s) including fees and surcharges.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Bill of sale, inventory record, proof of total loss, or, in the case of residential contents, a signed statement from the insured.
- Years Eligible for Refund: Up to 5 years prior to the receipt date of the cancellation request.

3. **Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage (TRRP Reason 03)**

This reason is used to establish a common expiration date with other insurance coverage and can be used only when all of the following conditions are met: (1) The new policy must be rewritten within the same company for the same or higher amounts of coverage. (2) The other insurance coverage for which the common expiration date is being established must be for building coverage on the same building that is insured by the flood policy being canceled and rewritten. (3) The agent/producer must submit a new Application and premium. The new policy is subject to the 30-day waiting period. Any requests for increases in higher amounts of coverage are also subject to the 30-day waiting period.

Upon receipt of the new policy declarations page, the agent/producer must request cancellation of the prior policy.

- Cancellation Effective Date: the effective date of the new policy.
- Type of Refund: Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply to the policy term in which the cancellation became effective. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
- Cancellation Request: Must be received within 1 year of the new policy effective date.
- Required Documentation: Copy of the new policy declaration page, and a copy of the other insurance policy declaration. These pages must show the building address and policy effective dates.
- Years Eligible for Refund: Current year.

4. **Duplicate NFIP Policies (TRRP Reason 04)**

When a duplicate NFIP policy has been issued to the same named insured, only 1 policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

There are 5 exceptions to the above-referenced rule about canceling the policy with the later effective

date. The first two exceptions are covered in other parts of this chapter. This includes cancellation of the earlier policy to establish a common expiration date with other policies, which is covered under Reason 3, and cancellation of a Dwelling Policy because coverage is being provided under an RCBAP, which is covered under Reason 10.

The three exceptions covered in this section are as follows. The first exception applies when an NFIP policy force-placed by the lender is being replaced by an NFIP policy purchased by the borrower. When coverage has been force-placed by a lender using a conventionally written standard- rated policy because the required underwriting information is available, that policy is considered equivalent to the Mortgage Portfolio Protection Program (MPPP) policy. The WYO Company is authorized to cancel the standard-rated (force- placed) policy, provided that a copy of the force- placement letter from the mortgagee and a copy of the policy declarations page are submitted with the Cancellation/ Nullification Request Form. The WYO Company is authorized to cancel the MPPP policy if a copy of the policy declarations page is submitted with the Cancellation/Nullification Request Form.

The second exception applies when the policy with the earlier effective date has been expired for more than 30 days. The third exception applies when a Group Flood Insurance Policy (GFIP) is being replaced with a standard-rated policy.

When duplicate NFIP policies are issued to different named insureds for the same building, the building owner must determine which policy is to remain in effect. For example, if a tenant has purchased building coverage, the policy(ies) must either be endorsed to remove the building coverage, endorsed to include the building owner as a named insured, or canceled. Only 1 policy with building coverage may remain in effect.

- Cancellation Effective Date:
  - Policies with the same effective dates: use the date of the policy chosen by the insured.
  - Policies with different effective dates: the policy with the later effective date must be canceled unless (1) an MPPP policy is being replaced with a standard-rated policy, or (2) the policy with the earlier effective date has been expired for more than 30 days, or (3) the GFIP is being replaced with a standard-rated policy.
- Type of Refund:
  - Full premium refund will apply when the cancellation is effective at the inception of the term, and for the renewal terms. Fees and surcharges are refunded. This applies when the policy with the later effective date is canceled.
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation is effective mid-term and the exception to allow cancellation of the earlier policy applies. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - No premium refunds are issued for the GFIP.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Copy of the declarations page(s) and, for the standard force-placed policy, a copy of the force-placement letter from the mortgagee.
- Years Eligible for Refund: Up to 5 years prior to the date of cancellation request.

5. **Non-Payment (TRRP Reason 05)**

When an agent/producer accepts a premium payment from a client and then submits an agency check to the insurer with the Application, the policy may be nullified if the client's check is returned because of insufficient funds or any other reason the check is not made good to the agent/producer. The bank's notice must be attached to the form when this situation occurs. If the agent/producer can document this, a full premium refund is provided to the agent/producer. If a WYO Company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

This reason is also used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

This reason cannot be used if the agent/producer advanced agency funds and the client did not pay the agency.

- Cancellation Effective Date: the policy inception date.
- Type of Refund: Full premium refund includes all fees and surcharges to agent.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: Bank notice of non-payment or credit card notice of non-payment.
- Years Eligible for Refund: Current year.

6. **Risk Not Eligible for Coverage (TRRP Reason 06)**

This reason is used to nullify a policy when an Application or renewal was issued for an ineligible property.

A clear and precise explanation must be included when submitting this type of cancellation request. Examples of a risk that was not eligible for coverage at the time of Application include the following:

(1) The structure intended to be insured as a building does not meet the definition of a building.

(2) Contents are not located in an eligible building.

(3) The Building is not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be erroneously issued.)

(4) Building is located in a Coastal Barrier Resources System (CBRS) area.

(5) Discovered to have been declared a 1316 property prior to the time of application.

Examples of a renewal erroneously issuing when a risk was eligible for coverage at the time of Application, but was not eligible at the time of renewal include, but are not limited to the following:

(1) Declared a 1316 property after the time of application.

(2) Community suspension if renewed, but not eligible for coverage.

(3) Annexation of the property to a non-participating community. Refer to the Standard Flood Insurance Policy (SFIP) for a list of risks that are not eligible for coverage.

The policy may be canceled for up to 5 years from the receipt date of the cancellation request using the policy effective date that the risk is determined to have been ineligible. The refund will be full premium refund, provided that no claim has been paid. If a claim was paid, the refund is allowed only if the premium refund is greater than the amount of the claim paid, and is limited to the difference between the calculated premium refund and the amount of the claim paid. If the claim amount is greater than the refund amount, the insurer must reimburse the NFIP for difference between the refund amount and the paid claim amount. The insurer must verify the loss history of the property with the NFIP Bureau before issuing refunds for more than two policy years.

- Cancellation Effective Date: The effective date of the first full policy year the property became ineligible for coverage, subject to the maximum number of years allowable for refund.
- Type of Refund: Full premium refund will apply to the first full policy year in which the property is ineligible for policy issuance, and to any subsequent policy terms. Refund includes fees and surcharges.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Property tax records, Section 1316 declaration, or Coastal Barrier Resources Act (CBRA) determination, as appropriate, or photographs showing ineligibility, or other supporting documentation.
- Years Eligible for Refund: Up to 5 years prior to the receipt date of the cancellation request.

7. **Property Closing Did Not Occur (TRRP Reason 08)**

This reason is used to *nullify* a policy when it is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

- Cancellation Effective Date: the policy inception date.
- Type of Refund: Full premium refund includes fees and surcharges.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: Statement from the title company, lender, or attorney representing the interests of the title company, lender, or insured, that the property closing did not occur.
- Years Eligible for Refund: Current year.

8. **Policy Not Required by Mortgagee (TRRP Reason 50)**

This reason provides a means to cancel a policy when coverage was required by the mortgagee for a loan closing but later it is determined that at the time of closing, the building was not located in a Special Flood Hazard Area (SFHA). As a result, coverage should not have been required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/ Nullification Request Form.

This cancellation reason can be used only if the cancellation request is made during the initial

policy term, and there are no paid or pending claims. The cancellation effective date is the date the cancellation request is received by the insurer. A revised determination from the lender may be used to cancel the policy. A Federal Emergency Management Agency (FEMA) Out-As-Shown Determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

NOTE: This cancellation reason may be used even if the policy was rated in a non-SFHA.

- Cancellation Effective Date: the date the cancellation request, including all supporting documentation, is received by the insurer.
- Type of Refund: Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation effective date is during the policy term. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
- Cancellation Request: Must be received within the policy year.
- Required Documentation: Copy of the original mandatory purchase document; current mortgagee statement that policy is not required; and a revised determination from the lender showing that the building is not in an SFHA.
- Years Eligible for Refund: Current year.

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Because of a Physical Map Revision or LOMR (TRRP Reason 09)**

This reason is used only when flood insurance was initially required by the mortgagee or other lender because the building was determined to be in an SFHA but was removed from the SFHA following the physical revision of a map or through the issuance of a Letter of Map Revision (LOMR). If the building is no longer located in an SFHA, then the policy may be canceled provided the mortgagee confirms in writing that the insurance is no longer required because the building was removed from the SFHA. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering, if the property was newly mapped, or was eligible for the PRP extension.

NOTE: The Residential Condominium Building Association Policy (RCBAP) requires a release from the mortgagee for each unit owner in the building or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Cancellation Effective Date: the date the cancellation request, including all supporting documentation, is received by the insurer.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply to the policy term in which the cancellation became effective. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
- Cancellation Request: Must be received within the policy year.
- Required Documentation: Statement from the mortgagee that flood insurance is no longer required, and a copy of the revised map or LOMR; or, in the case of multi-property LOMRs that do not list the property's specific building, street address, lot number, or rural address, any of the following and a copy of the LOMR:
  - A letter that an insured received from their community official stating that their building was removed from the SFHA by a multiproperty LOMR.
  - A letter from the applicable community official, on official letterhead, stating that the building was included in the area removed from the SFHA by the multi-property LOMR, which listed only boundaries/intersections of streets, lot numbers, or rural addresses.
  - In cases, and only in cases, where (1) a community official could not or would not provide a letter, or (2) the building has a rural address, the following set of 2 documents may be submitted:
    - A copy of a legal notice, such as a real estate assessment notice or a water/sewer notice, that shows the lot number, street or rural address, or other legal designation of the location of the building; and
    - A letter from the mortgage lender that (1) shows the lot number, street or rural address, or other legal designation of the location of the building, and (2) states that the building was within the boundaries of the area removed from the SFHA by the LOMR.

Letters from community officials must match the street address and lot number with a specific multiproperty LOMR, stating that the individual

building street address, lot number, or rural address (e.g., RR, Box #, Hwy) was included in the area covered by the LOMR. The insurer may accept zone determinations in lieu of the documentation cited above for these situations.

- Years Eligible for Refund: Current year.

10. **Condominium Policy (Unit or Association) Converting to RCBAP (TRRP Reason 45)**

This reason provides a means to cancel a standard-rated dwelling policy, with building coverage only, covering a condominium unit because coverage is being provided under an RCBAP. This reason is used when the unit owner policy and the RCBAP building limits are more than the cost of the unit, up to the maximum limits of the Program.

- Cancellation Effective Date: the date coverage is provided under the RCBAP.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when coverage is provided under the RCBAP during the first policy term of duplicate coverage. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - Full premium refunds will apply to the term(s) for subsequent years. Fees and surcharges are refunded.
- Cancellation Request: Must be received within 1 year of the policy expiration date.
- Required Documentation: Copy of RCBAP and documentation showing the value of the unit.
- Years Eligible for Refund: Up to 5 years prior to the receipt date of cancellation request.

11. **This cancellation reason has been deactivated.**

12. **Mortgage Paid Off (TRRP Reason 52)**

This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off, provided no claim has been paid or is pending.

- Cancellation Effective Date: the date the cancellation request is received by the insurer.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation effective date is during the policy term. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - A full premium refund will apply in those cases where the policy renewed after the mortgage was paid off because it was in the renewal billing cycle. Fees and surcharges are refunded.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: Statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage.
- Years Eligible for Refund: Current year and the pro-rata portion of the prior policy year in those cases where the policy renewed after the mortgage was paid off and the cancellation request was received.

13. **Voidance Prior to Effective Date (TRRP Reason 60)**

This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy, after submitting a premium payment.

- Cancellation Effective Date: the policy inception date.
- Type of Refund: Full premium refund, as well as all fees and surcharges.
- Cancellation Request: Must be received prior to the policy effective date.
- Required Documentation: Policyholder's request.
- Years Eligible for Refund: Current year.

14. **This cancellation reason has been deactivated.**

15. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination (TRRP Reason 16)**

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following a review under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured home is not in an SFHA and insurance is not required. The policy may be canceled back to inception.

This cancellation reason can be used only if the request from the borrower and lender was sent to FEMA for a LODR within 45 days of the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering, if the property was newly mapped, or was eligible for the PRP extension.

- Cancellation Effective Date: the date the cancellation request, including all supporting documentation, is received by the insurer.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation effective date is during the policy term. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - A full premium refund will apply in those cases where the policy renewed after receipt of the cancellation request because it was in the renewal billing cycle. Fees and surcharges are refunded.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: Copy of FEMA's LODR, and statement from the lender that flood insurance is not required
- Years Eligible for Refund: Current year provided no claim has been paid or is pending,

16. **This cancellation reason has been deactivated.**

17. **This cancellation reason has been deactivated.**

18. **Mortgage Paid Off on an MPPP Policy (TRRP Reason 52)**

This reason is used to cancel an MPPP Policy after the mortgage is paid off, provided no claim has been paid or is pending.

- Cancellation Effective Date: the date the cancellation request is received by the insurer.
- Type of Refund:
  - Pro rata premium refund, including ICC premium and Reserve Fund Assessment, will apply when the cancellation effective date is during the policy term. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.
  - A full premium refund will apply in those cases where the policy renewed after the mortgage was paid off and the cancellation request was received because it was in the renewal billing cycle. Fees and surcharges are refunded.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: Statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage.
- Years Eligible for Refund: Current year and the pro-rata portion of the prior policy year in those cases where the policy renewed after the mortgage was paid off.

19. **Insurance No Longer Required by the Mortgagee Because the Building Has Been Removed from the SFHA by Means of a LOMA (TRRP Reason 20)**

This reason can be used only when flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA. The policy can be canceled provided the lender confirms in writing that the insurance is no longer required because the property was removed from the SFHA. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering, if the property was newly mapped, or was eligible for the PRP extension. A copy of the LOMA must accompany this request. This cancellation reason cannot be used when a LOMA is issued more than 60 days before the effective date of the current policy.

NOTE: The RCBAP requires a release from the mortgagee for each unit owner in the building or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Cancellation Effective Date: Current policy effective date and in some instances the prior policy effective date.
- Type of Refund: A premium refund, including ICC and Reserve Fund Assessment. The refund does not include the Federal Policy Fee, Probation Surcharge, or HFIAA Surcharge.

- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date.
- Required Documentation: Statement from the mortgagee that flood insurance is no longer required because the property was removed from the SFHA, and a copy of the LOMA.
- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided the LOMA was issued within 60 days before the current policy's effective date and no claim has been paid, or is pending, for the policy year that is being canceled.

  Example: The flood policy was effective from January 1, 2015, to January 1, 2016, and renewed January 1, 2016, to January 1, 2017. The effective date of the LOMA is December 1, 2015. The cancellation will be effective January 1, 2015.

NOTE: If the LOMA is dated more than 60 days prior to the most recent renewal, no refund will be issued. In addition, no refund will be issued for a policy year that ended prior to the LOMA effective date.

20. Policy Was Written to the Wrong Facility (TRRP Reason 21)

This reason is used to cancel a policy when coverage was inadvertently written to the wrong facility on those buildings that were identified as Severe Repetitive Loss Properties. The cancellation effective date must be the same as the policy effective date.

- Cancellation Effective Date: the inception of the current year.
- Type of Refund: Full premium refund includes fees and surcharges.
- Cancellation Request: Must be received during the policy year.
- Required Documentation: Report provided by the NFIP identifying the building as a Severe Repetitive Loss Property.
- Years Eligible for Refund: Current year.

21. Other: Continuous Lake Flooding or Closed Basin Lakes (TRRP Reason 10)

This reason is used for continuous lake flooding or closed basin lakes. The cancellation can be for only 1 term of a policy.

- Cancellation Effective Date: must be after the date of loss.
- Type of Refund: No premium refund allowed.
- Cancellation Request: N/A.
- Required Documentation: FEMA notification.
- Years Eligible for Refund: N/A.

22. Cancel/Rewrite Due to Misrating (TRRP Reason 22)

This reason is used to cancel and rewrite a policy due to misrating in the following situations:

(1) to correct a policy effective date;

(2) when ineligible PRPs or MPPP policies are canceled and rewritten within the same company;

(3) to cancel a standard-rated policy that is eligible for a PRP due to misrating, as defined in the General Change Endorsement section of this manual. This includes a standard-rated policy incorrectly rated in an SFHA, the failure to apply the PRP Eligibility Extension to an eligible property, *or* failure to apply for a Newly Mapped property; *and*

(4) when system constraints prevent a legitimate correction.

Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Rollover Indicator "Z" to report the new policy. In order to process a cancel/rewrite due to misrating, the policy to be canceled must have no paid or pending claim during the policy year(s) to be canceled.

- Cancellation Effective Date: based on the eligible term(s).
- Type of Refund: Full premium refund, as well as all fees and surcharges, but the refund must be applied towards the new policy.
- Cancellation Request: N/A
- Required Documentation is documentation supporting the misrating. For a standard-rated policy eligible for the Preferred Risk Policy (PRP), submit one of the following:
  - A Letter of Map Amendment (LOMA);
  - A Letter of Map Revision (LOMR);
  - A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;

- An Elevation Certificate indicating the exact location and flood zone of the building, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification that guarantees the accuracy of the information; *or*
- A copy of the most recent flood map marked to show the exact location and flood zone of the building is also acceptable, though additional documentation may be required if the building is close to the zone boundary.

- Years Eligible for Refund: Current year only when converting a standard-rated B, C, or X Zone policy to a PRP. A premium refund going back a maximum of 5 years from the current policy year will be allowed if a misrating occurred at the time of application of a standard-rated policy in an SFHA.

NOTE: In determining the number of years for refund eligibility, do not include policy years that expired before a lapse in coverage.

23. Fraud (TRRP Reason 23)

This reason is used when fraud, which includes misrepresentation of a material fact by the policyholder or agent, has been determined by FEMA. No premium refund is allowed with this reason. If the agent/producer did not commit, or participate in, the fraud, the agent/producer will retain the full commission, and the company's expense allowance will not be reduced.

- Cancellation Effective Date: The policy effective date of the policy term in which the fraudulent act or misrepresentation of material fact was committed.
- Type of Refund: No premium refund allowed.
- Cancellation Request: N/A.
- Required Documentation: FEMA notification.
- Years Eligible for Refund: N/A.

24. Cancel/Rewrite Due to Map Revision, LOMA, or LOMR (TRRP Reason 24)

This reason is used to cancel and rewrite a standard-rated flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard-rated policy will be canceled and rewritten as a PRP. Use New/Rollover Indicator "Z" to report the new policy. Premium from the canceled policy will be applied to the PRP, with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and 1 prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

- Cancellation Effective Date: based on the eligible term(s).
- Type of Refund: Full premium refund, as well as all fees and surcharges, but the refund must be applied to the new policy.
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date.
- Required Documentation: Copy of the revised map, LOMA, or LOMR.
- Years Eligible for Refund: Up to 2 years from receipt date of cancellation request, provided that no claim has been paid or is pending.

25. Cancel/Rewrite to Process HFIAA Refund (TRRP Reason 25)

This reason is used to cancel and rewrite policies that are affected by HFIAA (Homeowners Flood Insurance Affordability Act). Premium refunds resulting from the cancellation must be applied to the rewritten policy prior to any premium refund being generated.

- Cancellation Effective Date: the term affected by HFIAA (October 1, 2013 – September 30, 2014).
- Type of Refund: Full premium refund includes fees and surcharges.
- Cancellation Request: N/A.
- Required Documentation: Declarations page.
- Years Eligible for Refund: 1 year.

II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM

A. Current Policy Number

In the upper right corner of the form, enter the NFIP policy number.

B. Policy Term

Enter the policy term and the cancellation effective date.

C. Agent Information

Enter the complete name, mailing address, phone number, and fax number of the agent/producer.

D. Insured Mailing Address

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

E. First Mortgagee

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

F. Other Parties Notified

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

G. Property Location

Enter the location of the insured property.

H. Cancellation Reason Code

Enter the reason code for cancellation of the policy and provide any additional information required.

I. Refund

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the payor and the policy has been endorsed showing the payor as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the agent/producer. Check the appropriate box to indicate to whom the refund should be mailed.

J. Signature

All named insureds must sign and date the cancellation/ nullification request for all cancellation reasons except 5, 6, and 22. In the event of foreclosure, the named insured's signature is not required for cancellation reason 1 when court documentation confirms the unearned premium belongs to the lender. The named insured's signature is also not required when reason 1 is used to generate a refund for a policy covering property that was originally eligible for coverage, but became ineligible mid-term due to physical alteration of the structure. In addition, the signature is not required when duplicate coverage is discovered and the policy with the later effective date must be canceled. The agent/ producer must sign and date the cancellation/ nullification request for all cancellation reasons except 6 and 22.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

After completing the cancellation request, attach all required supporting documents and submit them to the insurer. The agent/producer should retain a copy, give a copy to the insured, and send a copy to the mortgagee, if applicable.

After processing the cancellation request, the insurer will send the agent/producer, mortgagee, and insured a notice of cancellation.

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy

REASON CODE FOR CANCELLATION/ NULLIFICATION (WITH TRRP CODE)	PREMIUM REFUND (INCLUDING ICC, RESERVE FUND ASSESSMENT)		PROBATION SURCHARGE		FEDERAL POLICY FEE		HFIAA SURCHARGE[1]		PRODUCER COMMISSION (DIRECT BUSINESS ONLY)		
	Full	Pro Rata	Full Refund	Fully Earned	Full Refund	Fully Earned	Full Refund	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓		✓		✓		✓		✓	
2 (02)		✓		✓		✓		✓		✓	
3 (03)		✓		✓		✓		✓		✓	
4 (04)		✓		✓		✓		✓		✓	
5 (05)	✓		✓		✓		✓		✓		
6 (06)	✓		✓		✓		✓		✓		
7 (08)	✓		✓		✓		✓		✓		
8 (50)		✓		✓		✓		✓		✓	
9 (09)		✓		✓		✓		✓			✓
10 (45)		✓		✓		✓		✓		✓	
12 (52)		✓		✓		✓		✓		✓	
13 (60)	✓		✓		✓		✓		✓		
15 (16)		✓		✓		✓		✓		✓	
18 (52)		✓		✓		✓		✓		✓	
19 (20)	✓			✓		✓		✓			✓
20 (21)	✓		✓		✓		✓		✓		
21 (10)	NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED										✓
22 (22)	✓		✓		✓		✓		✓		
23 (23)	NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED										✓
24 (24)	✓		✓		✓		✓				✓
25 (25)	✓		✓		✓		✓				✓

1 The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)

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U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

O.M.B. No. 1660-0006
Expires November 30, 2016

National Flood Insurance Program

FLOOD INSURANCE CANCELLATION/NULLIFICATION REQUEST FORM

POLICY #: _____

IMPORTANT – PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

POLICY PERIOD

POLICY PERIOD IS FROM _____ /_____ /_____ TO _____ /_____ /_____

CANCELLATION EFFECTIVE DATE: _____ /_____ /_____

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER ON THE POLICY BEING CANCELED.

AGENCY NO.: _____ AGENT'S TAX ID: _____

PHONE NO.: _____ FAX NO.: _____

EMAIL ADDRESS: _____

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED FOR MAILING REFUND:

PHONE NO.: _____

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

PROPERTY LOCATION

INSURED PROPERTY LOCATION:

2ND MORTGAGEE/ OTHER

NAME AND MAILING ADDRESS OF OTHER PARTIES NOTIFIED:

CANCELLATION REASON CODES

CANCELLATION REASON CODE: _____

1. BUILDING SOLD OR REMOVED
2. CONTENTS SOLD OR REMOVED
3. POLICY CANCELED AND REWRITTEN TO ESTABLISH COMMON EXPIRATION DATE WITH OTHER INSURANCE COVERAGE
4. DUPLICATE NFIP POLICIES
5. NON-PAYMENT
6. RISK NOT ELIGIBLE FOR COVERAGE
7. PROPERTY CLOSING DID NOT OCCUR (NO INSURABLE INTEREST)
8. POLICY OBTAINED FOR PROPERTY CLOSING, BUT NOT REQUIRED BY MORTGAGEE AS PROPERTY NOT IN SFHA
9. INSURANCE NO LONGER REQUIRED BY MORTGAGEE; PROPERTY NO LONGER IN SFHA BECAUSE OF PHYSICAL MAP REVISION
10. CONDOMINIUM POLICY (UNIT OR ASSOCIATION) CONVERTING TO RCBAP
12. MORTGAGE PAID OFF
13. VOIDANCE PRIOR TO EFFECTIVE DATE
14. VOIDANCE DUE TO CREDIT CARD ERROR
15. INSURANCE NO LONGER REQUIRED BASED ON FEMA REVIEW OF LENDER'S SFHA DETERMINATION (LODR)
16. DUPLICATE POLICIES FROM SOURCES OTHER THAN THE NFIP
18. MORTGAGE PAID OFF ON MPPP POLICY
19. INSURANCE NO LONGER REQUIRED BY MORTGAGEE BECAUSE STRUCTURE REMOVED FROM SFHA BY MEANS OF LOMA OR LOMR
20. POLICY WRITTEN TO WRONG FACILITY (SEVERE REPETITIVE LOSS PROPERTY)
21. OTHER: CONTINUOUS LAKE FLOODING OR CLOSED BASIN LAKES
22. CANCEL/REWRITE DUE TO MISRATING
23. FRAUD (FEMA APPROVAL REQUIRED)
24. CANCEL/REWRITE DUE TO MAP REVISION, LOMA, OR LOMR

REFUND

MAKE REFUND PAYABLE TO (CHECK ONE): ☐ INSURED ☐ PAYOR ☐ AGENT (REASON 5 ABOVE ONLY)

MAIL REFUND TO (CHECK ONE): ☐ INSURED ☐ PAYOR ☐ AGENT (REASON 5 ABOVE OR AT REQUEST OF INSURED)

SIGNATURE

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.

_____ SIGNATURE OF INSURED (NOT REQUIRED FOR REASON 5, 6, OR 22) — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF OTHER INSURED — _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF AGENT/PRODUCER — _____ /_____ /_____ DATE (MM/DD/YYYY)

NFIP COPY

FEMA Form 086-0-2 **Previously FEMA Form 81-17** **F-052** (DEC 2013)

PLEASE ATTACH ALL REQUIRED DOCUMENTS TO NFIP COPY OF CANCELLATION/ NULLIFICATION REQUEST FORM.
SPECIAL NOTE TO INSURANCE AGENT/PRODUCER: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

National Flood Insurance Program

FLOOD INSURANCE CANCELLATION/NULLIFICATION REQUEST FORM

FEMA FORM 086-0-2

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 7.5 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

The claims information outlined in this section is describes key aspects of the National Flood Insurance Program (NFIP) process. Information about the claims process can also be found in the *NFIP Flood Insurance Claims Handbook*.

Two important points about NFIP claims payments follow:

- The NFIP Direct Servicing Agent and the WYO Companies (NFIP insurers) pay the insured for direct physical loss by or from flood to the insured's NFIP-insured property [Building Property and Personal Property (contents)]. This means that there must be evidence of physical change to the property.
- Payment for direct physical loss by or from flood can be made if the insured has (1) paid the correct premium, (2) complied with all terms and conditions of the Standard Flood Insurance Policy (SFIP), and (3) furnished accurate information and statements. (See SFIP Section I, Agreement.)

I. OVERVIEW OF THE CLAIMS PROCESS

A. Procedure and Requirements After a Flood

1. Notice

In the event of a loss, the insured must provide prompt notice to the NFIP Direct Servicing Agent or WYO Company (NFIP Insurer). This notice is often made through the policyholder's insurance agent or the insurer's representative.

2. Handling the Claim

a. Working with the Adjuster

Generally, the adjuster will contact the insured within 24–48 hours after receiving the notice of loss. However, depending on local conditions and the severity of flooding, it may take more time. The insured should work cooperatively and promptly with the claims adjuster to determine and document all damaged items.

b. Scoping the Loss

The adjuster will take measurements and photographs and note direct flood damage. This is called "scoping a loss."

c. Preparing a Detailed Estimate

The adjuster will use the information gained from the visit(s), and the documentation the insured has provided, to complete a detailed estimate of damages. The insured will receive a copy of the estimate. It is to be used as a guide when the insured asks for bids for repair work from licensed professional contractors. The adjuster may ask if the insured would like to request an advance payment from the insurer.

B. The Proof of Loss

1. Completing and Filing the Proof of Loss

The proof of loss is the insured's statement of the amount of money being requested. The proof of loss must be signed and sworn to by the insured with attached documentation to support the amount requested.

After a loss is reported, the insurer will assign an adjuster to assist the insured with the claim. The adjuster will work with the insured to reach an agreed amount for the covered loss. Once the adjuster scopes the damage and provides an estimate of the flood damage, a proof of loss form may be provided for the policyholder to sign and swear to.

The adjuster will assist the insured with preparing a proof of loss. The insured is responsible for preparing the proof of loss, signing and swearing to the proof of loss, and ensuring that the proof of loss is received by the NFIP insurer with the supporting documentation within 60 days after the date of the flood loss.

A complete proof of loss, signed and sworn to by the insured, along with documentation to support the amount requested, is required before a claim can be paid. Any requests for additional payment must be sent to the NFIP insurer within 60 days after the date of loss or within any extension of that deadline made in writing by the Associate Administrator for Federal Insurance and Mitigation.

NOTE: Signing the proof of loss does not waive an insured's rights to make supplemental claims or to amend the original proof of loss. Once the insured signs and swears to the proof of loss form, is paid, and cashes the check(s), the insurer may still make an additional payment if additional flood damage is found and the request for additional payment is supported with the documentation provided within 60 days after the date of the loss. There is only one claim made for a flood loss event, even if multiple proofs of loss are submitted for that claim.

2. Extensions Beyond 60 Days

In severe flood events, the Federal Emergency Management Agency (FEMA) may authorize an

extension of the 60-day time period to send the proof of loss to the NFIP insurer. Such extensions are made in writing by the Associate Administrator for Federal Insurance and Mitigation and publicized via the media or insurance agents and representatives.

3. Steps to Resolve Claim Disputes

Step 1

An insured who does not agree with the adjuster's estimate of damage should work with the adjuster to find a dollar amount for the covered loss that can be agreed to. The insured may also find it helpful during this process to work with their general contractor.

Step 2

If an agreement with the adjuster cannot be reached, the insured may contact the Adjusting Firm to elevate the matter.

Step 3

If an agreement cannot be reached with the Adjusting Firm, the insured may contact the NFIP insurer's claims department to discuss the amount difference or coverage issue with a claim examiner.

Step 4

If an agreement cannot be reached with the claim examiner, then the insured should complete a proof of loss form for the total amount they are requesting (the undisputed amount plus any additional amount). Then, a signed and sworn-to proof of loss form with documentation to support the additional amount being requested should be sent directly to the NFIP insurer's claim examiner.

Step 5

If the NFIP insurer agrees with the insured's documentation, they will pay the amount being requested; or they may provide the adjusting firm with their recommendation, which may lead to an additional payable amount and a new signed and sworn to proof of loss. If the insurer disagrees, they will issue payment for any undisputed amount, and a written denial letter will be sent to the insured fully explaining the reasons for the disallowance (denial) of the claim or any portion of the claim.

If the insured agrees with the denial or no longer disputes the decision, the loss is settled. If the insured disagrees, he or she may appeal the claim by following the process described in subsection D, Appealing a Claim.

C. Claim Payment

Once the insured has received final payment for the building and/or personal property, the claims process is complete. If the policy has been written correctly, the claim payment will be based on the agreed-upon proofs of loss, subject to the coverage limits and deductibles indicated on the policy Declarations page at the time of loss.

NOTE: If it is discovered that the policy is misrated, it must be reformed in accordance with the SFIP and General Rules subsection IX.D, Reformation and Reduction of Coverage.

D. Appealing a Claim

Once the claim or any portion of the claim has been denied or disallowed in writing, the insured may appeal that decision directly to FEMA within 60 days of the date of the NFIP insurer's denial letter. This will initiate an administrative review by FEMA of the insurer's handling of the claim.

Insureds who have already filed suit against their insurer or who entered into appraisal to determine the amount of their loss are ineligible for the appeals process.

An appraisal may be used when the dispute is about the amount of the claim, but neither coverage, nor the scope of the loss, may be included in the appraisal process. In the appraisal process, the insured and the NFIP insurer each hire a competent and impartial appraiser. If these appraisers cannot agree on an amount, together they hire an arbitrator who can be requested to be a judge of a court of record in the State in which the insured property was located at the time of loss.

1. Filing an Appeal

Appeal letters should include:

- Insured name;
- Property address;
- The flood insurance policy number (shown on the policy's Declarations Page);
- Contact information; *and*
- The relationship of the author if the author of the letter is a representative of the policyholder (e.g., a relative, a public adjuster, or an attorney). The author must be ready to show FEMA documented proof of that relationship when asked.

It is also important to include the names of everyone who has handled or been involved with the claim, and copies of all documents that will support the review. More information about the specific documents FEMA requires for appeals can be found on pages 10-12 of the NFIP Flood Insurance Claims Handbook referenced in the beginning of this section.

Appeal letters and documentation should be sent to the following address:

Federal Insurance and Mitigation Administration
Federal Insurance Administrator
1800 South Bell Street
Arlington, VA 20598-3010

2. Appeal Process

Once FEMA receives the appeal letter, the agency will conduct a review of the entire claim file and ensure that all the terms and conditions outlined in the SFIP of the insured's responsibilities have been met. The agency will then determine whether the claim was evaluated and paid properly.

Shortly after receiving the appeal, FEMA will send a letter acknowledging receipt of the appeal and request the claim file including all supporting documentation from the insurer. If FEMA determines additional information or documentation is needed, insureds will have 14 calendar days to submit the requested documentation.

Within 90 days of receiving all necessary documentation, FEMA will make a determination and send the named insured and the insurer a decision letter explaining the resolution, and include next-step information.

If FEMA agrees with the insured, FEMA will recommend appropriate action(s) the insurer should take. If FEMA disagrees with the insured, FEMA will provide an appeal denial letter with a detailed explanation of its denial. If new questions are raised or an insured provided new documentation to support the appeal, FEMA may recommend that the insured submit that information directly to the insurer for consideration of additional payment.

After an appeal has been filed and an insured still does not agree with the decision, a lawsuit may be filed within one year of the insurer's first written denial letter. A lawsuit can only be filed in United States District Court in the district where the property is located at the time of the loss. The appeal process does not extend the 1--year period to file suit beginning with the original written denial by the insurer. Subsequent written denials do not restart the 1-year period.

II. INCREASED COST OF COMPLIANCE (ICC) CLAIMS

The insured may file an ICC claim once they have received a letter from the community official stating the insured building is substantially damaged by flood, that is, the cost to repair flood damage is 50 percent or more of the market value of the building. The insured should contact the flood adjuster or the insurer's claim representative to file the ICC claim. The insured has up to 6 years from the date of the underlying flood loss to complete the approved mitigation activity (floodproofing, relocation, elevation, demolition or any combination of these activities). The insured should be aware that beginning a mitigation project prior to receiving the substantial damage letter from the community official will jeopardize their eligibility to receive ICC funds towards the project.

POLICY

The Standard Flood Insurance Policy (SFIP), issued by the Federal Emergency Management Agency (FEMA), specifies the terms and conditions of the agreement of insurance between FEMA as the Insurer and the Named Insureds. Named Insureds in participating communities include owners, renters, builders of buildings that are in the course of construction, condominium associations, owners of residential condominium units, and mortgagees/trustees (applicable for building coverage only). Certain terms and conditions of flood insurance (e.g., Mortgage Clause, Reformation of Coverage) are unique to this policy.

For information on Group Flood Insurance, see the Definitions section.

There are 3 policy forms – the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy Form. Selection of the applicable form to be used is dependent on the type of insurable property to be covered.

The October 2015 policy forms have been reformatted to comply with the provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

Please refer to the SFIP contracts for detailed information on the contractual rights and duties of the Insurer and Insured(s).

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National Flood Insurance Program

Dwelling Form

Standard Flood Insurance Policy

F-122 / October 2015

FEMA

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION

STANDARD FLOOD INSURANCE POLICY

DWELLING FORM

PLEASE READ THE POLICY CAREFULLY. THE FLOOD INSURANCE PROVIDED IS SUBJECT TO LIMITATIONS, RESTRICTIONS, AND EXCLUSIONS. THIS POLICY COVERS ONLY:

1. A NON-CONDOMINIUM RESIDENTIAL BUILDING DESIGNED FOR PRINCIPAL USE AS A DWELLING PLACE OF ONE TO FOUR FAMILIES, OR
2. A SINGLE FAMILY DWELLING UNIT IN A CONDOMINIUM BUILDING.

I. AGREEMENT

The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations.

We will pay you for direct physical loss by or from flood to your insured property if you:

1. Have paid the correct premium;

2. Comply with all terms and conditions of this policy; and

3. Have furnished accurate information and statements.

We have the right to review the information you give us at any time and to revise your policy based on our review.

II. DEFINITIONS

A. In this policy, "you" and "your" refer to the insured(s) shown on the Declarations Page of this policy and your spouse, if a resident of the same household. Insured(s) includes: Any mortgagee and loss payee named in the Application and Declarations Page, as well as any other mortgagee or loss payee determined to exist at the time of loss in the order of precedence. "We," "us," and "our" refer to the insurer.

Some definitions are complex because they are provided as they appear in the law or regulations, or result from court cases. The precise definitions are intended to protect you.

Flood, as used in this flood insurance policy, means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:

- **a.** Overflow of inland or tidal waters,
- **b.** Unusual and rapid accumulation or runoff of surface waters from any source,
- **c.** Mudflow.

2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined in A.1.a. above.

B. The following are the other key definitions we use in this policy:

1. Act. The National Flood Insurance Act of 1968 and any amendments to it.

2. Actual Cash Value. The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

3. Application. The statement made and signed by you or your agent in applying for this policy. The application gives information we use to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The application is part of this flood insurance policy. For us to issue you a policy, the correct premium payment must accompany the application.

4. Base Flood. A flood having a one percent chance of being equaled or exceeded in any given year.

5. Basement. Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

6. Building.

- **a.** A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site;

b. 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

c. A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

Building does not mean a gas or liquid storage tank or a recreational vehicle, park trailer or other similar vehicle, except as described in B.6.c. above.

7. **Cancellation.** The ending of the insurance coverage provided by this policy before the expiration date.

8. **Condominium.** That form of ownership of real property in which each unit owner has an undivided interest in common elements.

9. **Condominium Association.** The entity made up of the unit owners responsible for the maintenance and operation of:

   a. Common elements owned in undivided shares by unit owners; and

   b. Other real property in which the unit owners have use rights; where membership in the entity is a required condition of unit ownership.

10. **Declarations Page.** A computer-generated summary of information you provided in the application for insurance. The Declarations Page also describes the term of the policy, limits of coverage, and displays the premium and our name. The Declarations Page is a part of this flood insurance policy.

11. **Described Location.** The location where the insured building(s) or personal property are found. The described location is shown on the Declarations Page.

12. **Direct Physical Loss By or From Flood. Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.**

13. **Dwelling.** A building designed for use as a residence for no more than four families or a single-family unit in a building under a condominium form of ownership.

14. **Elevated Building.** A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

15. **Emergency Program.** The initial phase of a community's participation in the National Flood Insurance Program. During this phase, only limited amounts of insurance are available under the Act.

16. **Expense Constant.** A flat charge you must pay on each new or renewal policy to defray the expenses of the Federal Government related to flood insurance.

17. **Federal Policy Fee.** A flat charge you must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the National Flood Insurance Program. This fee covers expenses not covered by the Expense Constant.

18. **Improvements.** Fixtures, alterations, installations, or additions comprising a part of the insured dwelling or the apartment in which you reside.

19. **Mudflow.** A river of liquid and flowing mud on the surface of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

20. **National Flood Insurance Program (NFIP).** The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.

21. **Policy.** The entire written contract between you and us. It includes:

   a. This printed form;

   b. The application and Declarations Page;

   c. Any endorsement(s) that may be issued; and

   d. Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only one dwelling, which you specifically described in the application, may be insured under this policy.

22. **Pollutants.** Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

23. **Post-FIRM Building.** A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

24. **Probation Premium.** A flat charge you must pay on each new or renewal policy issued covering property in a community the NFIP has placed on probation under the provisions of 44 CFR 59.24.

25. **Regular Program.** The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

26. **Special Flood Hazard Area.** An area having special flood or mudflow, and/or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1–A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1–A30, V1–V30, VE, or V.

27. **Unit.** A single-family unit you own in a condominium building.

28. **Valued Policy.** A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a valued policy.

III. PROPERTY COVERED

A. COVERAGE A—BUILDING PROPERTY

We insure against direct physical loss by or from flood to:

1. The dwelling at the described location, or for a period of 45 days at another location as set forth in III.C.2.b., Property Removed to Safety.

2. Additions and extensions attached to and in contact with the dwelling by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At your option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the dwelling and cannot be separately insured.

3. **A detached garage at the described location. Coverage is limited to no more than 10% of the limit of liability on the dwelling. Use of this insurance is at your option but reduces the building limit of liability. We do not cover any detached garage used or held for use for residential (i.e., dwelling), business, or farming purposes.**

4. Materials and supplies to be used for construction, alteration, or repair of the dwelling or a detached garage while the materials and supplies are stored in a fully enclosed building at the described location or on an adjacent property.

5. A building under construction, alteration, or repair at the described location.

   a. If the structure is not yet walled or roofed as described in the definition for building (see II.B. 6.a.) then coverage applies:

      (1) Only while such work is in progress; or

      (2) If such work is halted, only for a period of up to 90 continuous days thereafter.

   b. However, coverage does not apply until the building is walled and roofed if the lowest floor, including the basement floor, of a non-elevated building or the lowest elevated floor of an elevated building is:

      (1) Below the base flood elevation in Zones AH, AE, A1–A30, AR, AR/AE, AR/AH, AR/A1–A30, AR/A, AR/AO; or

      (2) Below the base flood elevation adjusted to include the effect of wave action in Zones VE or V1–V30.

   The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1–V30 and the top of the floor in Zones AH, AE, A1–A30, AR, AR/AE, AR/AH, AR/A1–A30, AR/A, AR/AO.

6. **A manufactured home or a travel trailer as described in the Definitions section (see II.B.6.b. and II.B.6.c.).**

   If the manufactured home or travel trailer is in a special flood hazard area, it must be anchored in the following manner at the time of the loss:

   a. By over-the-top or frame ties to ground anchors; or

b. In accordance with the manufacturer's specifications; or

c. In compliance with the community's floodplain management requirements unless it has been continuously insured by the NFIP at the same described location since September 30, 1982.

7. The following items of property which are covered under Coverage A only:

   a. Awnings and canopies;
   b. Blinds;
   c. Built-in dishwashers;
   d. Built-in microwave ovens;
   e. Carpet permanently installed over unfinished flooring;
   f. Central air conditioners;
   g. Elevator equipment;
   h. Fire sprinkler systems;
   i. Walk-in freezers;
   j. Furnaces and radiators;
   k. Garbage disposal units;
   l. Hot water heaters, including solar water heaters;
   m. Light fixtures;
   n. Outdoor antennas and aerials fastened to buildings;
   o. Permanently installed cupboards, bookcases, cabinets, paneling, and wallpaper;
   p. Plumbing fixtures;
   q. Pumps and machinery for operating pumps;
   r. Ranges, cooking stoves, and ovens;
   s. Refrigerators; and
   t. Wall mirrors, permanently installed.

8. Items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE, or in a basement, regardless of the zone. Coverage is limited to the following:

a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

(1) Central air conditioners;

(2) Cisterns and the water in them;

(3) Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;

(4) Electrical junction and circuit breaker boxes;

(5) Electrical outlets and switches;

(6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987;

(7) Fuel tanks and the fuel in them;

(8) Furnaces and hot water heaters;

(9) Heat pumps;

(10) Nonflammable insulation in a basement;

(11) Pumps and tanks used in solar energy systems;

(12) Stairways and staircases attached to the building,

not separated from it by elevated walkways;

(13) Sump pumps;

(14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;

(15) Well water tanks and pumps;

(16) Required utility connections for any item in this list; and

(17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a building.

b. Clean-up.

B. COVERAGE B—PERSONAL PROPERTY

1. If you have purchased personal property coverage, we insure against direct physical loss by or from flood to personal property inside a building at the described location, if:

   a. The property is owned by you or your household family members; and

   b. At your option, the property is owned by guests or servants.

   Personal property is also covered for a period of 45 days at another location as set forth in III.C.2.b., Property Removed to Safety.

   Personal property in a building that is not fully enclosed must be secured to prevent flotation out of the building. If the personal property does float out during a flood, it will be conclusively presumed that it was not reasonably secured. In that case there is no coverage for such property.

2. Coverage for personal property includes the following property, subject to B.1. above, which is covered under Coverage B only:

   a. Air conditioning units, portable or window type;

   b. Carpets, not permanently installed, over unfinished flooring;

   c. Carpets over finished flooring;

   d. Clothes washers and dryers;

   e. “Cook-out” grills;

   f. Food freezers, other than walk-in, and food in any freezer; and

   g. Portable microwave ovens and portable dishwashers.

3. Coverage for items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE, or in a basement, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

   a. Air conditioning units, portable or window type;

   b. Clothes washers and dryers; and

   c. Food freezers, other than walk-in, and food in any freezer.

4. If you are a tenant and have insured personal property under Coverage B in this policy, we will cover such

property, including your cooking stove or range and refrigerator. **The policy will also cover improvements made or acquired solely at your expense in the dwelling or apartment in which you reside, but for not more than 10% of the limit of liability shown for personal property on the Declarations Page. Use of this insurance is at your option but reduces the personal property limit of liability.**

5. **If you are the owner of a unit and have insured personal property under Coverage B in this policy, we will also cover your interior walls, floor, and ceiling (not otherwise covered under a flood insurance policy purchased by your condominium association) for not more than 10% of the limit of liability shown for personal property on the Declarations Page. Use of this insurance is at your option but reduces the personal property limit of liability.**

6. **Special Limits. We will pay no more than $2,500 for any one loss to one or more of the following kinds of personal property:**

   a. **Artwork, photographs, collectibles, or memorabilia, including but not limited to, porcelain or other figures, and sports cards;**

   b. **Rare books or autographed items;**

   c. **Jewelry, watches, precious and semi-precious stones, or articles of gold, silver, or platinum;**

   d. **Furs or any article containing fur which represents its principal value; or**

   e. **Personal property used in any business.**

7. **We will pay only for the functional value of antiques.**

C. COVERAGE C—OTHER COVERAGES

1. Debris Removal

a. We will pay the expense to remove non-owned debris that is on or in insured property and debris of insured property anywhere.

b. If you or a member of your household perform the removal work, the value of your work will be based on the Federal minimum wage.

c. This coverage does not increase the Coverage A or Coverage B limit of liability.

2. Loss Avoidance Measures

a. Sandbags, Supplies, and Labor

(1) We will pay up to $1,000 for costs you incur to protect the insured building from a flood or imminent danger of flood, for the following:

(a) Your reasonable expenses to buy:

(i) Sandbags, including sand to fill them;

(ii) Fill for temporary levees;

(iii) Pumps; and

(iv) Plastic sheeting and lumber used in connection with these items.

(b) The value of work, at the Federal minimum wage, that you or a member of your household perform.

(2) This coverage for Sandbags, Supplies and Labor only applies if damage to insured property by or from flood is imminent and the threat of flood damage is apparent enough to lead a person of common prudence to anticipate flood damage. One of the following must also occur:

(a) A general and temporary condition of flooding in the area near the described location must occur, even if the flood does not reach the building; or

(b) A legally authorized official must issue an evacuation order or other civil order for the community in which the building is located calling for measures to preserve life and property from the peril of flood.

This coverage does not increase the Coverage A or Coverage B limit of liability.

b. Property Removed to Safety

(1) We will pay up to $1,000 for the reasonable expenses you incur to move insured property to a place other than the described location that contains the property in order to protect it from flood or the imminent danger of flood.

Reasonable expenses include the value of work, at the Federal minimum wage, you or a member of your household perform.

(2) If you move insured property to a location other than the described location that contains the property, in order to protect it from flood or the imminent danger of flood, we will cover such property while at that location for a period of 45 consecutive days from the date you begin to move it there. The personal property that is moved must be placed in a fully enclosed building or otherwise reasonably protected from the elements.

Any property removed, including a moveable home described in II.6.b. and c., must be placed above ground level or outside of the special flood hazard area.

This coverage does not increase the Coverage A or Coverage B limit of liability.

3. Condominium Loss Assessments

a. If this policy insures a unit, we will pay, up to the Coverage A limit of liability, your share of loss assessments charged against you by the condominium association in accordance with the condominium association's articles of association, declarations and your deed.

The assessment must be made as a result of direct physical loss by or from flood during the policy term, to the building's common elements.

b. We will not pay any loss assessment charged against you:

(1) And the condominium association by any governmental body;

(2) That results from a deductible under the insurance purchased by the condominium association insuring common elements;

(3) That results from a loss to personal property, including contents of a condominium building;

(4) That results from a loss sustained by the condominium association that was not reimbursed under a flood insurance policy written in the name of the

association under the Act because the building was not, at the time of loss, insured for an amount equal to the lesser of:

(a) 80% or more of its full replacement cost; or

(b) The maximum amount of insurance permitted under the Act;

(5) To the extent that payment under this policy for a condominium building loss, in combination with payments under any other NFIP policies for the same building loss, exceeds the maximum amount of insurance permitted under the Act for that kind of building; or

(6) To the extent that payment under this policy for a condominium building loss, in combination with any recovery available to you as a tenant in common under any NFIP condominium association policies for the same building loss, exceeds the amount of insurance permitted under the Act for a single-family dwelling.

Loss assessment coverage does not increase the Coverage A limit of liability.

D. COVERAGE D—INCREASED COST OF COMPLIANCE

1. General

This policy pays you to comply 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 your structure. **Eligible floodproofing activities are limited to:**

a. Non-residential structures.

b. Residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

2. Limit of Liability

We will pay you up to $30,000 under this Coverage D—Increased Cost of Compliance, which only applies to policies with building coverage (Coverage A). Our payment of claims under Coverage D is in addition to the amount of coverage which you selected on the application and which appears on the Declarations Page. But the maximum you can collect under this policy for both Coverage A—Building Property and Coverage D—Increased Cost of Compliance cannot exceed the maximum permitted under the Act. We do not charge a separate deductible for a claim under Coverage D.

3. Eligibility

a. A structure covered under Coverage A—Building Property sustaining a loss caused by a flood as defined by this policy must:

(1) Be a "repetitive loss structure." A repetitive loss structure is one that meets the following conditions:

(a) The structure is covered by a contract of flood insurance issued under the NFIP.

(b) The structure has suffered flood damage on two occasions during a 10-year period which ends on the date of the second loss.

(c) The cost to repair the flood damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each flood loss.

(d) In addition to the current claim, the NFIP must have paid the previous qualifying claim, and 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

(2) Be a structure that has had flood damage in which the cost to repair equals or exceeds 50% of the market value of the structure at the time of the flood. The State or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

b. This Coverage D pays you to comply with State or local floodplain management laws or ordinances that meet the minimum standards of the National Flood Insurance Program found in the Code of Federal Regulations at 44 CFR 60.3. **We pay for compliance activities that exceed those standards under these conditions:**

(1) 3.a.(1) above.

(2) Elevation or floodproofing in any risk zone to preliminary or advisory base flood elevations provided by FEMA which the State or local government has adopted and is enforcing for flood-damaged structures in such areas. (This includes compliance activities in B, C, X, or D zones which are being changed to zones with base flood elevations. This also includes compliance activities in zones where base flood elevations are being increased, and a flood-damaged structure must comply with the higher advisory base flood elevation.) **Increased Cost of Compliance coverage does not apply to situations in B, C, X, or D zones where the community has derived its own elevations and is enforcing elevation or floodproofing requirements for flood-damaged structures to elevations derived solely by the community.**

(3) Elevation or floodproofing above the base flood elevation to meet State or local "freeboard" requirements, i.e., that a structure must be elevated above the base flood elevation.

c. Under the minimum NFIP criteria at 44 CFR 60.3 (b)(4), States and communities must require the elevation or floodproofing of structures in unnumbered A zones to the base flood elevation where elevation data is obtained from a Federal, State, or other source. Such compliance activities are also eligible for Coverage D.

d. This coverage will also pay for the incremental cost, after demolition or relocation, of elevating or floodproofing a structure during its rebuilding at the same or another site to meet State or local floodplain management laws or ordinances, subject to Exclusion D.5.g. below.

e. This coverage will also pay to bring a flood-damaged structure into compliance with state or local floodplain management laws or ordinances even if the structure had received a variance before the present loss from the applicable floodplain management requirements.

4. Conditions

a. When a structure covered under Coverage A—Building Property sustains a loss caused by a flood, our payment for the loss under this Coverage D will be for the increased cost to elevate, floodproof, relocate, or demolish (or any

combination of these activities) caused by the enforcement of current State or local floodplain management ordinances or laws. Our payment for eligible demolition activities will be for the cost to demolish and clear the site of the building debris or a portion thereof caused by the enforcement of current State or local floodplain management ordinances or laws. Eligible activities for the cost of clearing the site will include those necessary to discontinue utility service to the site and ensure proper abandonment of on-site utilities.

b. When the building is repaired or rebuilt, it must be intended for the same occupancy as the present building unless otherwise required by current floodplain management ordinances or laws.

5. Exclusions

Under this Coverage D (Increased Cost of Compliance) we will not pay for:

a. The cost to comply with any floodplain management law or ordinance in communities participating in the Emergency Program.

b. The cost associated with enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

c. The loss in value to any insured building or other structure due to the requirements of any ordinance or law.

d. The loss in residual value of the undamaged portion of a building demolished as a consequence of enforcement of any State or local floodplain management law or ordinance.

e. Any Increased Cost of Compliance under this Coverage D:

(1) Until the building is elevated, floodproofed, demolished, or relocated on the same or to another premises; and

(2) Unless the building is elevated, floodproofed, demolished, or relocated as soon as reasonably possible after the loss, not to exceed two years.

f. Any code upgrade requirements, e.g., plumbing or electrical wiring, not specifically related to the State or local floodplain management law or ordinance.

g. Any compliance activities needed to bring additions or improvements made after the loss occurred into compliance with State or local floodplain management laws or ordinances.

h. Loss due to any ordinance or law that you were required to comply with before the current loss.

i. Any rebuilding activity to standards that do not meet the NFIP's minimum requirements. This includes any situation where the insured has received from the State or community a variance in connection with the current flood loss to rebuild the property to an elevation below the base flood elevation.

j. Increased Cost of Compliance for a garage or carport.

k. Any structure insured under an NFIP Group Flood Insurance Policy.

l. Assessments made by a condominium association on individual condominium unit owners to pay increased costs of repairing commonly owned buildings after a flood in compliance with State or local floodplain management ordinances or laws.

6. **Other Provisions**

a. Increased Cost of Compliance coverage will not be included in the calculation to determine whether coverage meets the 80% insurance-to-value requirement for replacement cost coverage as set forth in VII. General Conditions, V. Loss Settlement.

b. All other conditions and provisions of the policy apply.

IV. PROPERTY NOT COVERED

We do not cover any of the following:

1. Personal property not inside a building;
2. A building, and personal property in it, located entirely in, on, or over water or seaward of mean high tide if it was constructed or substantially improved after September 30, 1982;
3. Open structures, including a building used as a boathouse or any structure or building into which boats are floated, and personal property located in, on, or over water;
4. Recreational vehicles other than travel trailers described in the Definitions section (see II.B.6.c.) whether affixed to a permanent foundation or on wheels;
5. Self-propelled vehicles or machines, including their parts and equipment. However, we do cover self-propelled vehicles or machines not licensed for use on public roads that are:
   a. Used mainly to service the described location or
   b. Designed and used to assist handicapped persons, while the vehicles or machines are inside a building at the described location;

6. Land, land values, lawns, trees, shrubs, plants, growing crops, or animals;

7. Accounts, bills, coins, currency, deeds, evidences of debt, medals, money, scrip, stored value cards, postage stamps, securities, bullion, manuscripts, or other valuable papers;

8. Underground structures and equipment, including wells, septic tanks, and septic systems;

9. Those portions of walks, walkways, decks, driveways, patios and other surfaces, all whether protected by a roof or not, located outside the perimeter, exterior walls of the insured building or the building in which the insured unit is located;

10. Containers, including related equipment, such as, but not limited to, tanks containing gases or liquids;

11. Buildings or units and all their contents if more than 49% of the actual cash value of the building is below ground, unless the lowest level is at or above the base flood elevation and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques;

12. Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;

13. Aircraft or watercraft, or their furnishings and equipment;

14. Hot tubs and spas that are not bathroom fixtures, and swimming pools, and their equipment, such as, but not limited to, heaters, filters, pumps, and pipes, wherever located;

15. Property not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act and the Coastal Barrier Improvement Act and amendments to these Acts;

16. Personal property you own in common with other unit owners comprising the membership of a condominium association.

V. EXCLUSIONS

A. We only pay for direct physical loss by or from flood, which means that we do not pay you for:

1. Loss of revenue or profits;

2. Loss of access to the insured property or described location;

3. Loss of use of the insured property or described location;

4. Loss from interruption of business or production;

5. Any additional living expenses incurred while the insured building is being repaired or is unable to be occupied for any reason;

6. The cost of complying with any ordinance or law requiring or

regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris. This exclusion does not apply to any eligible activities we describe in Coverage D—Increased Cost of Compliance; or

7. Any other economic loss you suffer.

B. We do not insure a loss directly or indirectly caused by a flood that is already in progress at the time and date:

1. The policy term begins; or
2. Coverage is added at your request.

C. We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by flood. Some examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;
3. Land subsidence;
4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land area; or
6. Gradual erosion.

We do, however, pay for losses from mudflow and land subsidence as a result of erosion that are specifically covered under our definition of flood (see II.A.1.c. and II.A.2.).

D. We do not insure for direct physical loss caused directly or indirectly by any of the following:

1. The pressure or weight of ice;
2. Freezing or thawing;
3. Rain, snow, sleet, hail, or water spray;
4. Water, moisture, mildew, or mold damage that results primarily from any condition:
   a. Substantially confined to the dwelling; or
   b. That is within your control, including but not limited to:
      (1) Design, structural, or mechanical defects;
      (2) Failure, stoppage, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or
      (3) Failure to inspect and maintain the property after a flood recedes;
5. Water or water-borne material that:
   a. Backs up through sewers or drains;
   b. Discharges or overflows from a sump, sump pump or related equipment; or
   c. Seeps or leaks on or through the covered property;

unless there is a flood in the area and the flood is the proximate cause of the sewer or drain backup,

sump pump discharge or overflow, or the seepage of water;

6. The pressure or weight of water unless there is a flood in the area and the flood is the proximate cause of the damage from the pressure or weight of water;

7. Power, heating, or cooling failure unless the failure results from direct physical loss by or from flood to power, heating, or cooling equipment on the described location;

8. Theft, fire, explosion, wind, or windstorm;

9. Anything you or any member of your household do or conspires to do to deliberately cause loss by flood; or

10. Alteration of the insured property that significantly increases the risk of flooding.

E. We do not insure for loss to any building or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.

F. We do not pay for the testing for or monitoring of pollutants unless required by law or ordinance.

VI. DEDUCTIBLES

A. When a loss is covered under this policy, we will pay only that part of the loss that exceeds your deductible amount, subject to the limit of liability that applies. The deductible amount is shown on the Declarations Page.

However, when a building under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured roof at the time of loss, your deductible amount will be two times the deductible that would otherwise apply to a completed building.

B. In each loss from flood, separate deductibles apply to the building and personal property insured by this policy.

C. The deductible does NOT apply to:

1. III.C.2. Loss Avoidance Measures;

2. III.C.3. Condominium Loss Assessments; or

3. III.D. Increased Cost of Compliance.

VII. GENERAL CONDITIONS

A. PAIR AND SET CLAUSE

In case of loss to an article that is part of a pair or set, we will have the option of paying you:

1. An amount equal to the cost of replacing the lost, damaged, or destroyed article, minus its depreciation, or

2. The amount that represents the fair proportion of the total value of the pair or set that the lost, damaged, or destroyed article bears to the pair or set.

B. CONCEALMENT OR FRAUD AND POLICY VOIDANCE

1. With respect to all insureds under this policy, this policy:

a. Is void;

b. Has no legal force or effect;

c. Cannot be renewed; and

d. Cannot be replaced by a new NFIP policy, if, before or after a loss, you or any other insured or your agent have at any time:

(1) Intentionally concealed or misrepresented any material fact or circumstance;

(2) Engaged in fraudulent conduct; or

(3) Made false statements; relating to this policy or any other NFIP insurance.

2. This policy will be void as of the date wrongful acts described in B.1. above were committed.

3. Fines, civil penalties, and imprisonment under applicable Federal laws may also apply to the acts of fraud or concealment described above.

4. This policy is also void for reasons other than fraud, misrepresentation, or wrongful act. This policy is void from its inception and has no legal force under the following conditions:

a. If the property is located in a community that was not participating in the NFIP on the policy's inception date and did not join or reenter the program during the policy term and before the loss occurred; or

b. If the property listed on the application is otherwise not eligible for coverage under the NFIP.

C. OTHER INSURANCE

1. If a loss covered by this policy is also covered by other insurance that includes flood coverage not issued under the Act, we will not pay more than the amount of insurance you are entitled to for lost, damaged, or destroyed property insured under this policy subject to the following:

a. We will pay only the proportion of the loss that the amount of insurance that applies under this policy bears to the total amount of insurance covering the loss, unless C.1.b. or c. immediately below applies.

b. If the other policy has a provision stating that it is excess insurance, this policy will be primary.

c. This policy will be primary (but subject to its own deductible) up to the deductible in the other flood policy (except another policy as described in C.1.b. above). When the other deductible amount is reached, this policy will participate in the same proportion that the amount of insurance under this policy bears to the total amount of both policies, for the remainder of the loss.

2. If there is other insurance in the name of your condominium association covering the same property covered by this policy,

then this policy will be in excess over the other insurance.

D. AMENDMENTS, WAIVERS, ASSIGNMENT

This policy cannot be changed nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action we take under the terms of this policy constitutes a waiver of any of our rights. You may assign this policy in writing when you transfer title of your property to someone else except under these conditions:

1. When this policy covers only personal property; or
2. When this policy covers a structure during the course of construction.

E. CANCELLATION OF THE POLICY BY YOU

1. You may cancel this policy in accordance with the applicable rules and regulations of the NFIP.
2. If you cancel this policy, you may be entitled to a full or partial refund of premium also under the applicable rules and regulations of the NFIP.

F. NON-RENEWAL OF THE POLICY BY US

Your policy will not be renewed:

1. If the community where your covered property is located stops participating in the NFIP, or
2. If your building has been declared ineligible under Section 1316 of the Act.

G. REDUCTION AND REFORMATION OF COVERAGE

1. If the premium we received from you was not enough to buy the kind and amount of coverage you requested, we will provide only the amount of coverage that can be purchased for the premium payment we received.

2. The policy can be reformed to increase the amount of coverage resulting from the reduction described in G.1. above to the amount you requested as follows:

   a. Discovery of Insufficient Premium or Incomplete Rating Information Before a Loss:

      (1) If we discover before you have a flood loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current policy term (or that portion of the current policy term following any endorsement changing the amount of coverage). If you or the mortgagee or trustee pay the additional premium within 30 days from the date of our bill, we will reform the policy to increase the amount of coverage to the originally requested amount effective to the beginning of the current policy term (or subsequent date of any endorsement changing the amount of coverage).

      (2) If we determine before you have a flood loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information within 60 days of our request. Once we determine the amount of additional premium for the current policy term, we will follow the procedure in G.2.a.(1) above.

      (3) If we do not receive the additional premium (or additional information) by

the date it is due, the amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

b. Discovery of Insufficient Premium or Incomplete Rating Information After a Loss:

(1) If we discover after you have a flood loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current and the prior policy terms. If you or the mortgagee or trustee pay the additional premium within 30 days of the date of our bill, we will reform the policy to increase the amount of coverage to the originally requested amount effective to the beginning of the prior policy term.

(2) If we discover after you have a flood loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information before your claim can be paid. Once we determine the amount of additional premium for the current and prior policy terms, we will follow the procedure in G.2.b.(1) above.

(3) If we do not receive the additional premium by the date it is due, your flood insurance claim will be settled based on the reduced amount of coverage. The amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

3. However, if we find that you or your agent intentionally did not tell us, or falsified, any important fact or circumstance or did anything fraudulent relating to this insurance, the provisions of Condition B. Concealment or Fraud and Policy Voidance apply.

H. POLICY RENEWAL

1. This policy will expire at 12:01 a.m. on the last day of the policy term.

2. We must receive the payment of the appropriate renewal premium within 30 days of the expiration date.

3. If we find, however, that we did not place your renewal notice into the U.S. Postal Service, or if we did mail it, we made a mistake, e.g., we used an incorrect, incomplete, or illegible address, which delayed its delivery to you before the due date for the renewal premium, then we will follow these procedures:

a. If you or your agent notified us, not later than 1 year after the date on which the payment of the renewal premium was due, of non-receipt of a renewal notice before the due date for the renewal premium, and we determine that the circumstances in the preceding paragraph apply, we will mail a second bill providing a revised due date, which will be 30 days after the date on which the bill is mailed.

b. If we do not receive the premium requested in the second bill by the revised due date, then we will not renew the policy. In that case, the policy will remain an expired policy as of the expiration date shown on the Declarations Page.

4. In connection with the renewal of this policy, we may ask you during the policy term to recertify, on a Recertification Questionnaire we will provide to you, the rating information used to rate your most recent application for or renewal of insurance.

I. CONDITIONS SUSPENDING OR RESTRICTING INSURANCE

We are not liable for loss that occurs while there is a hazard that is increased by any means within your control or knowledge.

J. REQUIREMENTS IN CASE OF LOSS

In case of a flood loss to insured property, you must:

1. **Give prompt written notice to us;**
2. **As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it;**
3. **Prepare an inventory of damaged property showing the quantity, description, actual cash value, and amount of loss. Attach all bills, receipts, and related documents;**
4. **Within 60 days after the loss, send us a proof of loss, which is your statement of the amount you are claiming under the policy signed and sworn to by you, and which furnishes us with the following information:**
   a. **The date and time of loss;**
   b. **A brief explanation of how the loss happened;**
   c. **Your interest (for example, "owner") and the interest, if any, of others in the damaged property;**
   d. **Details of any other insurance that may cover the loss;**
   e. **Changes in title or occupancy of the covered property during the term of the policy;**
   f. **Specifications of damaged buildings and detailed repair estimates;**
   g. **Names of mortgagees or anyone else having a lien, charge, or claim against the insured property;**
   h. **Details about who occupied any insured building at the time of loss and for what purpose; and**
   i. **The inventory of damaged personal property described in J.3. above.**
5. **In completing the proof of loss, you must use your own judgment concerning the amount of loss and justify that amount.**
6. **You must cooperate with the adjuster or representative in the investigation of the claim.**
7. **The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you complete it. However, this is a matter of courtesy only, and you must still send us a proof of loss within 60 days after the loss even if the adjuster does not furnish the form or help you complete it.**

8. We have not authorized the adjuster to approve or disapprove claims or to tell you whether we will approve your claim.

9. At our option, we may accept the adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages you sustained. You must sign the adjuster's report. At our option, we may require you to swear to the report.

K. OUR OPTIONS AFTER A LOSS

Options we may, in our sole discretion, exercise after loss include the following:

1. At such reasonable times and places that we may designate, you must:

   a. Show us or our representative the damaged property;

   b. Submit to examination under oath, while not in the presence of another insured, and sign the same; and

   c. Permit us to examine and make extracts and copies of:

      (1) Any policies of property insurance insuring you against loss and the deed establishing your ownership of the insured real property;

      (2) Condominium association documents including the Declarations of the condominium, its Articles of Association or Incorporation, Bylaws, rules and regulations, and other relevant documents if you are a unit owner in a condominium building; and

      (3) All books of accounts, bills, invoices and other vouchers, or certified copies pertaining to the damaged property if the originals are lost.

2. We may request, in writing, that you furnish us with a complete inventory of the lost, damaged or destroyed property, including:

   a. Quantities and costs;

   b. Actual cash values or replacement cost (whichever is appropriate);

   c. Amounts of loss claimed;

   d. Any written plans and specifications for repair of the damaged property that you can reasonably make available to us; and

   e. Evidence that prior flood damage has been repaired.

3. If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may:

   a. Repair, rebuild, or replace any part of the lost, damaged, or destroyed property with material or property of like kind and quality or its functional equivalent; and

b. Take all or any part of the damaged property at the value that we agree upon or its appraised value.

L. NO BENEFIT TO BAILEE

No person or organization, other than you, having custody of covered property will benefit from this insurance.

M. LOSS PAYMENT

1. We will adjust all losses with you. We will pay you unless some other person or entity is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss (or within 90 days after the insurance adjuster files the adjuster's report signed and sworn to by you in lieu of a proof of loss) and:

a. We reach an agreement with you;

b. There is an entry of a final judgment; or

c. There is a filing of an appraisal award with us, as provided in VII.P.

2. If we reject your proof of loss in whole or in part you may:

a. Accept our denial of your claim;

b. Exercise your rights under this policy; or

c. File an amended proof of loss as long as it is filed within 60 days of the date of the loss.

N. ABANDONMENT

You may not abandon to us damaged or undamaged property insured under this policy.

O. SALVAGE

We may permit you to keep damaged property insured under this policy after a loss, and we will reduce the amount of the loss proceeds payable to you under the policy by the value of the salvage.

P. APPRAISAL

If you and we fail to agree on the actual cash value or, if applicable, replacement cost of your damaged property to settle upon the amount of loss, then either may demand an appraisal of the loss. In this event, you and we will each choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the State where the covered property is located. The appraisers will separately state the actual cash value, the replacement cost, and the amount of loss to each item. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of actual cash value and loss, or if it applies, the replacement cost and loss.

Each party will:

1. Pay its own appraiser; and

2. Bear the other expenses of the appraisal and umpire equally.

Q. MORTGAGE CLAUSE

The word "mortgagee" includes trustee.

Any loss payable under Coverage A—Building Property will be paid to any mortgagee of whom we have actual notice, as well as any other mortgagee or loss payee determined to exist at the time of loss, and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

1. Notifies us of any change in the ownership or occupancy, or substantial change in risk of which the mortgagee is aware;

2. Pays any premium due under this policy on demand if you have neglected to pay the premium; and

3. Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All of the terms of this policy apply to the mortgagee.

The mortgagee has the right to receive loss payment even if the mortgagee has started foreclosure or similar action on the building.

If we decide to cancel or not renew this policy, it will continue in effect for the benefit of the mortgagee only for 30 days after we notify the mortgagee of the cancellation or non-renewal.

If we pay the mortgagee for any loss and deny payment to you, we are subrogated to all the rights of the mortgagee granted under the mortgage on the property. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

R. SUIT AGAINST US

You may not sue us to recover money under this policy unless you have complied with all the requirements of the policy. If you do sue, you must start the suit within 1 year after the date of the written denial of all or part of the claim, and you must file the suit in the United States District Court of the district in which the covered property was located at the time of loss. This requirement applies to any claim that you may have

under this policy and to any dispute that you may have arising out of the handling of any claim under the policy.

S. SUBROGATION

Whenever we make a payment for a loss under this policy, we are subrogated to your right to recover for that loss from any other person. That means that your right to recover for a loss that was partly or totally caused by someone else is automatically transferred to us, to the extent that we have paid you for the loss. We may require you to acknowledge this transfer in writing. After the loss, you may not give up our right to recover this money or do anything that would prevent us from recovering it. If you make any claim against any person who caused your loss and recover any money, you must pay us back first before you may keep any of that money.

T. CONTINUOUS LAKE FLOODING

1. If an insured building has been flooded by rising lake waters continuously for 90 days or more and it appears reasonably certain that a continuation of this flooding will result in a covered loss to the insured building equal to or greater than the building policy limits plus the deductible or the maximum payable under the policy for any one building loss, we will pay you the lesser of these two amounts without waiting for the further damage to occur if you sign a release agreeing:

a. To make no further claim under this policy;

b. Not to seek renewal of this policy;

c. Not to apply for any flood insurance under the Act for property at the described location; and

d. Not to seek a premium refund for current or prior terms.

If the policy term ends before the insured building has been flooded continuously for 90 days, the provisions of this paragraph T.1. will apply when the insured building suffers a covered loss before the policy term ends.

2. If your insured building is subject to continuous lake flooding from a closed basin lake, you may elect to file a claim under either paragraph T.1. above or T.2. (A "closed basin lake" is a natural lake from which water leaves primarily through evaporation and whose surface area now exceeds or has exceeded 1 square mile at any time in the recorded past. Most of the nation's closed basin lakes are in the western half of the United States where annual evaporation exceeds annual precipitation and where lake levels and surface areas are subject to considerable fluctuation due to wide variations in the climate. These lakes may overtop their basins on rare occasions.) Under this paragraph T.2. we will pay your claim as if the building is a total loss even though it has not been continuously inundated for 90 days, subject to the following conditions:

a. Lake flood waters must damage or imminently threaten to damage your building.

b. Before approval of your claim, you must:

(1) Agree to a claim payment that reflects your buying back the salvage on a negotiated basis; and

(2) Grant the conservation easement described in FEMA's "Policy Guidance for Closed Basin Lakes" to be recorded in the office of the local recorder of deeds. FEMA, in consultation with the community in which the property is located, will identify on a map an area or areas of special consideration (ASC) in which there is a potential for flood damage from continuous lake flooding. FEMA will give the community the agreed-upon map showing the ASC. This easement will only apply to that portion of the property in the ASC. It will allow certain agricultural and recreational uses of the land. The only structures it will allow on any portion of the property within the ASC are certain simple agricultural and recreational structures. If any of these allowable structures are insurable buildings under the NFIP and are insured under the NFIP, they will not be eligible for the benefits of this paragraph T.2. If a U.S. Army Corps of Engineers certified flood control project or otherwise certified flood control project later protects the property, FEMA will, upon request, amend the ASC to remove areas protected by those projects. The restrictions of the easement will then no longer apply to any portion of the property removed from the ASC; and

(3) Comply with paragraphs T.1.a. through T.1.d. above.

c. Within 90 days of approval of your claim, you must move your building to a new location

outside the ASC. FEMA will give you an additional 30 days to move if you show there is sufficient reason to extend the time.

d. Before the final payment of your claim, you must acquire an elevation certificate and a floodplain development permit from the local floodplain administrator for the new location of your building.

e. Before the approval of your claim, the community having jurisdiction over your building must:

(1) Adopt a permanent land use ordinance, or a temporary moratorium for a period not to exceed 6 months to be followed immediately by a permanent land use ordinance, that is consistent with the provisions specified in the easement required in paragraph T.2.b. above.

(2) Agree to declare and report any violations of this ordinance to FEMA so that under Section 1316 of the National Flood Insurance Act of 1968, as amended, flood insurance to the building can be denied; and

(3) Agree to maintain as deed-restricted, for purposes compatible with open space or agricultural or recreational use only, any affected property the community acquires an interest in. These deed restrictions must be consistent with the provisions of paragraph T.2.b. above, except that, even if a certified project protects the property, the land use restrictions continue to apply if the property was acquired under the Hazard Mitigation Grant Program or the Flood Mitigation Assistance Program. If a non-profit land trust organization receives the property as a donation, that organization must maintain the property as deed-restricted, consistent with the provisions of paragraph T.2.b. above.

f. Before the approval of your claim, the affected State must take all action set forth in FEMA's "Policy Guidance for Closed Basin Lakes."

g. You must have NFIP flood insurance coverage continuously in effect from a date established by FEMA until you file a claim under paragraph T.2. If a subsequent owner buys NFIP insurance that goes into effect within 60 days of the date of transfer of title, any gap in coverage during that 60-day period will not be a violation of this continuous coverage requirement. For the purpose of honoring a claim under this paragraph T.2., we will not consider to be in effect any increased coverage that became effective after the date established by FEMA. The exception to this is any increased coverage in the amount suggested by your insurer as an inflation adjustment.

h. This paragraph T.2. will be in effect for a community when the FEMA Regional Administrator for the affected region provides to the community, in writing, the following:

(1) Confirmation that the community and the State are in compliance with the conditions in paragraphs T.2.e. and T.2.f. above, and

(2) The date by which you must have flood insurance in effect.

U. DUPLICATE POLICIES NOT ALLOWED

1. We will not insure your property under more than one NFIP policy.

If we find that the duplication was not knowingly created, we will give you written notice. The notice will advise you that you may choose one of several options under the following procedures:

a. If you choose to keep in effect the policy with the earlier effective date, you may also choose to add the coverage limits of the later policy to the limits of the earlier policy. The change will become effective as of the effective date of the later policy.

b. If you choose to keep in effect the policy with the later effective date, you may also choose to add the coverage limits of the earlier policy to the limits of the later policy. The change will be effective as of the effective date of the later policy.

In either case, you must pay the pro rata premium for the increased coverage limits within 30 days of the written notice. In no event will the resulting coverage limits exceed the permissible limits of coverage under the Act or your insurable interest, whichever is less.

We will make a refund to you, according to applicable NFIP rules, of the premium for the policy not being kept in effect.

2. Your option under Condition U. Duplicate Policies Not Allowed to elect which NFIP policy to keep in effect does not apply when duplicates have been knowingly created. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the earlier policy. The policy with the later effective date must be canceled.

V. LOSS SETTLEMENT

1. Introduction

This policy provides three methods of settling losses: Replacement Cost, Special Loss Settlement, and Actual Cash Value. Each method is used for a different type of property, as explained in a–c. below.

a. Replacement Cost loss settlement, described in V.2. below, applies to a single-family dwelling provided:

(1) It is your principal residence, which means that, at the time of loss, you or your spouse lived there for 80% of:

(a) The 365 days immediately preceding the loss; or

(b) The period of your ownership, if you owned the dwelling for less than 365 days; and

(2) At the time of loss, the amount of insurance in this policy that applies to the dwelling is 80% or more of its full replacement cost immediately before the loss, or is the maximum amount of insurance available under the NFIP.

b. Special loss settlement, described in V.3. below, applies to a single-family dwelling that is a manufactured or mobile home or a travel trailer.

c. Actual Cash Value loss settlement applies to a single-family dwelling not subject to replacement cost or special loss settlement, and to the property listed in V.4. below.

2. Replacement Cost Loss Settlement

The following loss settlement conditions apply to a single-family dwelling described in V.1.a. above:

a. We will pay to repair or replace the damaged dwelling after application of the deductible and without deduction for depreciation, but not more than the least of the following amounts:

(1) The building limit of liability shown on your Declarations Page;

(2) The replacement cost of that part of the dwelling damaged, with materials of like kind and quality and for like use; or

(3) The necessary amount actually spent to repair or replace the damaged part of the dwelling for like use.

b. If the dwelling is rebuilt at a new location, the cost described above is limited to the cost that would have been incurred if the dwelling had been rebuilt at its former location.

c. When the full cost of repair or replacement is more than $1,000 or more than 5 percent of the whole amount of insurance that applies to the dwelling, we will not be liable for any loss under V.2.a. above or V.4.a.(2) below

unless and until actual repair or replacement is completed.

d. You may disregard the replacement cost conditions above and make claim under this policy for loss to dwellings on an actual cash value basis. You may then make claim for any additional liability according to V.2.a., b., and c. above, provided you notify us of your intent to do so within 180 days after the date of loss.

e. If the community in which your dwelling is located has been converted from the Emergency Program to the Regular Program during the current policy term, then we will consider the maximum amount of available NFIP insurance to be the amount that was available at the beginning of the current policy term.

3. Special Loss Settlement

a. The following loss settlement conditions apply to a single-family dwelling that:

(1) Is a manufactured or mobile home or a travel trailer, as defined in II.B.6.b. and c.,

(2) Is at least 16 feet wide when fully assembled and has an area of at least 600 square feet within its perimeter walls when fully assembled, and

(3) Is your principal residence, as specified in V.1.a.(1) above.

b. If such a dwelling is totally destroyed or damaged to such an extent that, in our judgment, it is not economically feasible to repair, at least to its pre-damage condition, we will, at our discretion pay the least of the following amounts:

(1) The lesser of the replacement cost of the dwelling or 1.5 times the actual cash value, or

(2) The building limit of liability shown on your Declarations Page.

c. If such a dwelling is partially damaged and, in our judgment, it is economically feasible to repair it to its pre-damage condition, we will settle the loss according to the Replacement Cost conditions in V.2. above.

4. Actual Cash Value Loss Settlement

The types of property noted below are subject to actual cash value (or in the case of V.4.a.(2), below, proportional) loss settlement.

a. A dwelling, at the time of loss, when the amount of insurance on the dwelling is both less than 80% of its full replacement cost immediately before the loss and less than the maximum amount of insurance available under the NFIP. In that case, we will pay the greater of the following amounts, but not more than the amount of insurance that applies to that dwelling:

(1) The actual cash value, as defined in II.B.2., of the damaged part of the dwelling; or

(2) A proportion of the cost to repair or replace the damaged part of the dwelling, without deduction for physical depreciation and after application of the deductible.

This proportion is determined as follows: If 80% of the full replacement cost of the dwelling is less than the maximum amount of insurance available under the NFIP, then the proportion is determined by dividing the actual amount of insurance on the dwelling by the amount of insurance that represents 80% of its full replacement cost. But if 80% of the full replacement cost of the dwelling is greater than the maximum amount of insurance available under the NFIP, then the proportion is determined by dividing the actual amount of insurance on the dwelling by the maximum amount of insurance available under the NFIP.

b. A two-, three-, or four-family dwelling.

c. A unit that is not used exclusively for single-family dwelling purposes.

d. Detached garages.

e. Personal property.

f. Appliances, carpets, and carpet pads.

g. Outdoor awnings, outdoor antennas or aerials of any type, and other outdoor equipment.

h. Any property covered under this policy that is abandoned after a loss and remains as debris anywhere on the described location.

i. A dwelling that is not your principal residence.

5. **Amount of Insurance Required**

To determine the amount of insurance required for a dwelling immediately before the loss, we do not include the value of:

a. Footings, foundations, piers, or any other structures or devices that are below the undersurface of the lowest basement floor and support all or part of the dwelling;

b. Those supports listed in V.5.a. above, that are below the surface of the ground inside the foundation walls if there is no basement; and

c. Excavations and underground flues, pipes, wiring, and drains.

NOTE: The Coverage D—Increased Cost of Compliance limit of liability is not included in the determination of the amount of insurance required.

VIII. LIBERALIZATION CLAUSE

If we make a change that broadens your coverage under this edition of our policy, but does not require any additional premium, then that change will automatically apply to your insurance as of the date we implement the change, provided that this implementation date falls within 60 days before or during the policy term stated on the Declarations Page.

IX. WHAT LAW GOVERNS

This policy and all disputes arising from the handling of any claim under the policy are governed exclusively by the flood insurance regulations issued by FEMA, the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001, et seq.), and Federal common law.

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement.

Roy E. Wright
Deputy Associate Administrator
FEMA's Federal Insurance and Mitigation Administration

CLAIM GUIDELINES IN CASE OF A FLOOD

If you have questions, consult your insurance agent or call the National Flood Insurance Program (NFIP) toll-free at 1-800-638-6620 or on the TDD line at 1-800-447-9487.

Know your insurance representative's name and telephone number. List them here for fast reference:

Insurance Agent _____

Agent's Phone Number _____

- Notify us or your agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.

National Flood Insurance Program

General Property Form

Standard Flood Insurance Policy

F-123 / October 2015

FEMA

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION

STANDARD FLOOD INSURANCE POLICY

GENERAL PROPERTY FORM

PLEASE READ THE POLICY CAREFULLY. THE FLOOD INSURANCE COVERAGE PROVIDED IS SUBJECT TO LIMITATIONS, RESTRICTIONS, AND EXCLUSIONS.

THIS POLICY PROVIDES NO COVERAGE:

1. **IN A REGULAR PROGRAM COMMUNITY, FOR A RESIDENTIAL CONDOMINIUM BUILDING, AS DEFINED IN THIS POLICY; AND**
2. **EXCEPT FOR PERSONAL PROPERTY COVERAGE, FOR A UNIT IN A CONDOMINIUM BUILDING.**

I. AGREEMENT

The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations.

We will pay you for direct physical loss by or from flood to your insured property if you:

1. **Have paid the correct premium;**
2. **Comply with all terms and conditions of this policy; and**
3. **Have furnished accurate information and statements.**

We have the right to review the information you give us at any time and to revise your policy based on our review.

II. DEFINITIONS

A. In this policy, "you" and "your" refer to the insured(s) shown on the Declarations Page of this policy. Insured(s) includes: Any mortgagee and loss payee named in the Application and Declarations Page, as well as any other mortgagee or loss payee determined to exist at the time of loss in the order of precedence. "We," "us," and "our" refer to the insurer.

Some definitions are complex because they are provided as they appear in the law or regulations, or result from court cases. The precise definitions are intended to protect you.

Flood, as used in this flood insurance policy, means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:

- **a.** Overflow of inland or tidal waters;
- **b.** Unusual and rapid accumulation or runoff of surface waters from any source;
- **c.** Mudflow.

2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels which result in a flood as defined in A.1.a. above.

B. The following are the other key definitions we use in this policy:

1. Act. The National Flood Insurance Act of 1968 and any amendments to it.

2. Actual Cash Value. The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

3. Application. The statement made and signed by you or your agent in applying for this policy. The application gives information we use to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The application is part of this flood insurance policy. For us to issue you a policy, the correct premium payment must accompany the application.

4. **Base Flood.** A flood having a one percent chance of being equaled or exceeded in any given year.

5. **Basement.** Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

6. **Building.**

   a. A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site;

   b. 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

   c. A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

   Building does not mean a gas or liquid storage tank or a recreational vehicle, park trailer, or other similar vehicle, except as described in B.6.c., above.

7. **Cancellation.** The ending of the insurance coverage provided by this policy before the expiration date.

8. **Condominium.** That form of ownership of real property in which each unit owner has an undivided interest in common elements.

9. **Condominium Association.** The entity, formed by the unit owners, responsible for the maintenance and operation of:

   a. Common elements owned in undivided shares by unit owners; and

   b. Other real property in which the unit owners have use rights where membership in the entity is a required condition of unit ownership.

10. **Declarations Page.** A computer-generated summary of information you provided in the application for insurance. The Declarations Page also describes the term of the policy, limits of coverage, and displays the premium and our name. The Declarations Page is a part of this flood insurance policy.

11. **Described Location.** The location where the insured building or personal property is found. The described location is shown on the Declarations Page.

12. **Direct Physical Loss By or From Flood. Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.**

13. **Elevated Building.** A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

14. **Emergency Program.** The initial phase of a community's participation in the National Flood Insurance Program. During this phase, only limited amounts of insurance are available under the Act.

15. **Expense Constant.** A flat charge you must pay on each new or renewal policy to defray the expenses of the Federal Government related to flood insurance.

16. **Federal Policy Fee.** A flat charge you must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the National Flood Insurance Program. This fee covers expenses not covered by the expense constant.

17. **Improvements.** Fixtures, alterations, installations, or additions comprising a part of the insured building.

18. **Mudflow.** A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

19. **National Flood Insurance Program (NFIP).** The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.

20. **Policy.** The entire written contract between you and us. It includes:

    a. This printed form;

    b. The application and Declarations Page;

    c. Any endorsement(s) that may be issued; and,

    d. Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

    Only one building, which you specifically described in the application, may be insured under this policy.

21. **Pollutants.** Substances that include, but that are not limited to, any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

22. **Post-FIRM Building.** A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

23. **Probation Premium.** A flat charge you must pay on each new or renewal policy issued covering property in a community that has been placed on probation under the provisions of 44 CFR 59.24.

24. **Regular Program.** The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

25. **Residential Condominium Building.** A building, owned and administered as a condominium, containing one or more family units and in which at least 75% of the floor area is residential.

26. **Special Flood Hazard Area.** An area having special flood or mudflow, and/or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1–A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1–A30, V1–V30, VE, V.

27. **Stock.** means merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping.

Stock does not include any property not covered under Section IV. Property Not Covered, except the following:

a. Parts and equipment for self-propelled vehicles;

b. Furnishings and equipment for watercraft;

c. Spas and hot-tubs, including their equipment; and

d. Swimming pool equipment.

28. **Unit.** A unit in a condominium building.

29. **Valued Policy.** A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a valued policy.

III. PROPERTY COVERED

A. COVERAGE A—BUILDING PROPERTY

We insure against direct physical loss by or from flood to:

1. The building described on the Declarations Page at the described location. **If the building is a condominium building and the named insured is the condominium association, Coverage A includes all units within the building and the improvements within the units, provided the units are owned in common by all unit owners.**

2. We also insure building property for a period of 45 days at another location, as set forth in III.C.2.b., Property Removed to Safety.

3. Additions and extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At your option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the building and cannot be separately insured.

4. The following fixtures, machinery, and equipment, which are covered under Coverage A only:

   a. Awnings and canopies;

   b. Blinds;

   c. Carpet permanently installed over unfinished flooring;

   d. Central air conditioners;

   e. Elevator equipment;

   f. Fire extinguishing apparatus;

   g. Fire sprinkler systems;

   h. Walk-in freezers;

   i. Furnaces;

   j. Light fixtures;

   k. Outdoor antennas and aerials attached to buildings;

   l. Permanently installed cupboards, bookcases, paneling, and wallpaper;

   m. Pumps and machinery for operating pumps;

   n. Ventilating equipment; and

   o. Wall mirrors, permanently installed;

   p. In the units within the building, installed:

      (1) Built-in dishwashers;

      (2) Built-in microwave ovens;

      (3) Garbage disposal units;

      (4) Hot water heaters, including solar water heaters;

      (5) Kitchen cabinets;

      (6) Plumbing fixtures;

      (7) Radiators;

      (8) Ranges;

      (9) Refrigerators; and

      (10) Stoves.

5. Materials and supplies to be used for construction, alteration, or repair of the insured building while the materials and supplies are stored in a fully enclosed building at the described location or on an adjacent property.

6. A building under construction, alteration, or repair at the described location.

   a. If the structure is not yet walled or roofed as described in the definition for building (see II.6.a.), then coverage applies:

      (1) Only while such work is in progress; or

      (2) If such work is halted, only for a period of up to 90 continuous days thereafter.

   b. However, coverage does not apply until the building is walled and roofed if the lowest floor, including the basement floor, of a non-elevated building or the lowest elevated floor of an elevated building is:

      (1) Below the base flood elevation in Zones AH, AE, A1–A30, AR, AR/AE, AR/AH, AR/A1–A30, AR/A, AR/AO; or

      (2) Below the base flood elevation adjusted to include the effect of wave action in Zones VE or V1–V30.

   The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1–V30 and the top of the floor in Zones AH, AE, A1–A30, AR, AR/AE, AR/AH, AR/A1–A30, AR/A, AR/AO.

7. A manufactured home or a travel trailer as described in the Definitions Section (see II.B.6.b. and II.B.6.c.).

   If the manufactured home or travel trailer is in a special flood hazard area, it must be anchored in the following manner at the time of the loss:

   a. By over-the-top or frame ties to ground anchors; or

   b. In accordance with the manufacturer's specifications; or

   c. In compliance with the community's floodplain management requirements unless it has been continuously insured by the NFIP at the same described location since September 30, 1982.

8. Items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE, or in a basement, regardless of the zone. Coverage is limited to the following:

   a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

      (1) Central air conditioners;

      (2) Cisterns and the water in them;

      (3) Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;

      (4) Electrical junction and circuit breaker boxes;

      (5) Electrical outlets and switches;

      (6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987;

(7) Fuel tanks and the fuel in them;

(8) Furnaces and hot water heaters;

(9) Heat pumps;

(10) Nonflammable insulation in a basement;

(11) Pumps and tanks used in solar energy systems;

(12) Stairways and staircases attached to the building, not separated from it by elevated walkways;

(13) Sump pumps;

(14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;

(15) Well water tanks and pumps;

(16) Required utility connections for any item in this list; and

(17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a building.

b. Clean-up.

B. COVERAGE B—PERSONAL PROPERTY

1. If you have purchased personal property coverage, we insure, subject to B.2., 3., and 4. below, against direct physical loss by or from flood to personal property inside the fully enclosed insured building:

a. Owned solely by you, or in the case of a condominium, owned solely by the condominium association and used exclusively in the conduct of the business affairs of the condominium association; or

b. Owned in common by the unit owners of the condominium association.

We also insure such personal property for 45 days while stored at a temporary location, as set forth in III.C.2.b., Property Removed to Safety.

2. When this policy covers personal property, coverage will be either for household personal property or other than household personal property, while within the insured building, but not both.

a. If this policy covers household personal property, it will insure household personal property usual to a living quarters, that:

(1) Belongs to you, or a member of your household, or at your option:

(a) Your domestic worker;

(b) Your guest; or

(2) You may be legally liable for.

b. If this policy covers other than household personal property, it will insure your:

(1) Furniture and fixtures;

(2) Machinery and equipment;

(3) Stock; and

(4) Other personal property owned by you and used in your business, subject to IV. Property Not Covered.

3. Coverage for personal property includes the following property, subject to B.1.a. and B.1.b. above, which is covered under Coverage B only:

a. Air conditioning units installed in the building;

b. Carpet, not permanently installed, over unfinished flooring;

c. Carpets over finished flooring;

d. Clothes washers and dryers;

e. "Cook-out" grills;

f. Food freezers, other than walk-in, and food in any freezer;

g. Outdoor equipment and furniture stored inside the insured building;

h. Ovens and the like; and

i. Portable microwave ovens and portable dishwashers.

4. Items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE, or in a basement, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

a. Air conditioning units—portable or window type;

b. Clothes washers and dryers; and

c. Food freezers, other than walk-in, and food in any freezer.

5. Special Limits. We will pay no more than $2,500 for any loss to one or more of the following kinds of personal property:

a. Artwork, photographs, collectibles, or memorabilia, including but not limited to, porcelain or other figures, and sports cards;

b. Rare books or autographed items;

c. Jewelry, watches, precious and semi-precious stones, articles of gold, silver, or platinum;

d. Furs or any article containing fur which represents its principal value; or

6. We will pay only for the functional value of antiques.

7. If you are a tenant, you may apply up to 10% of the Coverage B limit to improvements:

a. Made a part of the building you occupy; and

b. You acquired, or made at your expense, even though you cannot legally remove.

This coverage does not increase the amount of insurance that applies to insured personal property.

8. If you are a condominium unit owner, you may apply up to 10% of the Coverage B limit to cover loss to interior:

a. Walls,

b. Floors, and

c. Ceilings,

that are not covered under a policy issued to the condominium association insuring the condominium building.

This coverage does not increase the amount of insurance that applies to insured personal property.

9. If you are a tenant, personal property must be inside the fully enclosed building.

C. COVERAGE C—OTHER COVERAGES

1. Debris Removal

a. We will pay the expense to remove non-owned debris that is on or in insured property and debris of insured property anywhere.

b. If you or a member of your household perform the removal work, the value of your work will be based on the Federal minimum wage.

c. This coverage does not increase the Coverage A or Coverage B limit of liability.

2. **Loss Avoidance Measures**

a. Sandbags, Supplies, and Labor

(1) We will pay up to $1,000 for the costs you incur to protect the insured building from a flood or imminent danger of flood, for the following:

(a) Your reasonable expenses to buy:

(i) Sandbags, including sand to fill them;

(ii) Fill for temporary levees;

(iii) Pumps; and

(iv) Plastic sheeting and lumber used in connection with these items; and

(b) The value of work, at the Federal minimum wage, that you perform.

(2) This coverage for Sandbags, Supplies, and Labor only applies if damage to insured property by or from flood is imminent and the threat of flood damage is apparent enough to lead a person of common prudence to anticipate flood damage. One of the following must also occur:

(a) A general and temporary condition of flooding in the area near the described location must occur, even if the flood does not reach the insured building; or

(b) A legally authorized official must issue an evacuation order or other civil order for the community in which the insured building is located calling for measures to preserve life and property from the peril of flood.

This coverage does not increase the Coverage A or Coverage B limit of liability.

b. Property Removed to Safety

(1) We will pay up to $1,000 for the reasonable expenses you incur to move insured property to a place other than the described location that contains the property in order to protect it from flood or the imminent danger of flood.

Reasonable expenses include the value of work, at the Federal minimum wage, that you perform.

(2) If you move insured property to a place other than the described location that contains the property, in order to protect it from flood or the imminent danger of flood, we will cover such property while at that location for a period of 45 consecutive days from the date you begin to move it there. The personal property that is moved must be placed in a fully enclosed building, or otherwise reasonably protected from the elements.

Any property removed, including a moveable home described in II.6.b. and c., must be placed above ground level or outside of the special flood hazard area.

This coverage does not increase the Coverage A or Coverage B limit of liability.

3. **Pollution Damage**

We will pay for damage caused by pollutants to covered property if the discharge, seepage, migration, release, or escape of the pollutants is caused by or results from flood. The most we will pay under this coverage is $10,000. This coverage does not increase the Coverage A or Coverage B limits of liability. Any payment under this provision when combined with all other

payments for the same loss cannot exceed the replacement cost or actual cash value, as appropriate, of the covered property. This coverage does not include the testing for or monitoring of pollutants unless required by law or ordinance.

D. COVERAGE D—INCREASED COST OF COMPLIANCE

1. General

This policy pays you to comply 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 your structure. **Eligible floodproofing activities are limited to:**

a. Non-residential structures.

b. Residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

2. Limit of Liability

We will pay you up to $30,000 under this Coverage D—Increased Cost of Compliance, which only applies to policies with building coverage (Coverage A). Our payment of claims under Coverage D is in addition to the amount of coverage which you selected on the application and which appears on the Declarations Page. But the maximum you can collect under this policy for both Coverage A (Building Property) and Coverage D (Increased Cost of Compliance) cannot exceed the maximum permitted under the Act.

We do NOT charge a separate deductible for a claim under Coverage D.

3. Eligibility

a. A structure covered under Coverage A—Building Property sustaining a loss caused by a flood as defined by this policy must:

(1) Be a "repetitive loss structure." A "repetitive loss structure" is one that meets the following conditions:

(a) The structure is covered by a contract of flood insurance issued under the NFIP.

(b) The structure has suffered flood damage on 2 occasions during a 10-year period which ends on the date of the second loss.

(c) The cost to repair the flood damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each flood loss.

(d) In addition to the current claim, the NFIP must have paid the previous qualifying claim, and 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

(2) Be a structure that has had flood damage in which the cost to repair equals or exceeds 50% of the market value of the structure at the time of the flood. The State or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

b. This Coverage D pays you to comply with State or local floodplain management laws or ordinances that meet the minimum standards of the National Flood Insurance Program found in the Code of Federal Regulations at 44 CFR 60.3. **We pay for compliance activities that exceed those standards under these conditions:**

(1) 3.a.(1) above.

(2) Elevation or floodproofing in any risk zone to preliminary or advisory base flood elevations provided by FEMA which the State or local government has adopted and is enforcing for flood-damaged structures in such areas. (This includes compliance activities in B, C, X, or D zones which are being changed to zones with base flood elevations. This also includes compliance activities in zones where base flood elevations are being increased, and a flood-damaged structure must comply with the higher advisory base flood elevation.)

Increased Cost of Compliance coverage does not apply to situations in B, C, X, or D zones where the community has derived its own elevations and is enforcing elevation or floodproofing requirements for flood-damaged structures to elevations derived solely by the community.

(3) Elevation or floodproofing above the base flood elevation to meet State or local "freeboard" requirements, i.e., that a structure must be elevated above the base flood elevation.

c. Under the minimum NFIP criteria at 44 CFR 60.3 (b)(4), States and communities must require the elevation or floodproofing of structures in unnumbered A zones to the base flood elevation where elevation data is obtained from a Federal, State, or other source. Such compliance activities are also eligible for Coverage D.

d. This coverage will also pay for the incremental cost, after demolition or relocation, of elevating or floodproofing a structure during its rebuilding at the same or another site to meet State or local floodplain management laws or ordinances, subject to Exclusion D.5.g. below.

e. This coverage will also pay to bring a flood-damaged structure into compliance with State or local floodplain management laws or ordinances even if the structure had received a variance before the present loss from the applicable floodplain management requirements.

4. Conditions

a. When a structure covered under Coverage A—Building Property sustains a loss caused by a flood, our payment for the loss under this Coverage D will be for the increased cost to elevate, floodproof, relocate, or demolish (or any combination of these activities) caused by the enforcement of current State or local floodplain management ordinances or laws. Our payment for eligible demolition activities will be for the cost to demolish and clear the site of the building debris or a portion thereof caused by the enforcement of current State or local floodplain management ordinances or laws. Eligible activities for the cost of clearing the site will include those necessary to discontinue utility service to the site and ensure proper abandonment of on-site utilities.

b. When the building is repaired or rebuilt, it must be intended for the same occupancy as the present building unless otherwise required by current floodplain management ordinances or laws.

5. Exclusions

Under this Coverage D—Increased Cost of Compliance, we will not pay for:

a. The cost to comply with any floodplain management law or ordinance in communities participating in the Emergency Program.

b. The cost associated with enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

c. The loss in value to any insured building or other structure due to the requirements of any ordinance or law.

d. The loss in residual value of the undamaged portion of a building demolished as a consequence of enforcement of any State or local floodplain management law or ordinance.

e. Any Increased Cost of Compliance under this Coverage D:

(1) Until the building is elevated, floodproofed, demolished, or relocated on the same or to another premises; and

(2) Unless the building is elevated, floodproofed, demolished, or relocated as soon as reasonably possible after the loss, not to exceed two years.

f. Any code upgrade requirements, e.g., plumbing or electrical wiring, not specifically related to the State or local floodplain management law or ordinance.

g. Any compliance activities needed to bring additions or improvements made after the loss occurred into compliance with State or local floodplain management laws or ordinances.

h. Loss due to any ordinance or law that you were required to comply with before the current loss.

i. Any rebuilding activity to standards that do not meet the NFIP's minimum requirements. This includes any situation where the insured has received from the State or community a variance in connection with the current flood loss to rebuild the property to an elevation below the base flood elevation.

j. Increased Cost of Compliance for a garage or carport.

k. Any structure insured under an NFIP Group Flood Insurance Policy.

l. Assessments made by a condominium association on individual condominium unit owners to pay increased costs of repairing commonly owned buildings after a flood in compliance with State or local floodplain management ordinances or laws.

6. Other Provisions

All other conditions and provisions of this policy apply.

We do not cover any of the following property:

1. **Personal property not inside the fully enclosed building;**
2. **A building, and personal property in it, located entirely in, on, or over water or seaward of mean high tide, if it was constructed or substantially improved after September 30, 1982;**
3. **Open structures, including a building used as a boathouse or any structure or building into which boats are floated, and personal property located in, on, or over water;**
4. **Recreational vehicles other than travel trailers described in II.B.6.c., whether affixed to a permanent foundation or on wheels;**
5. **Self-propelled vehicles or machines, including their parts and equipment. However, we do cover self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:**
   a. **Used mainly to service the described location; or**
   b. **Designed and used to assist handicapped persons, while the vehicles or machines are inside a building at the described location;**
6. **Land, land values, lawns, trees, shrubs, plants, growing crops, or animals;**
7. **Accounts, bills, coins, currency, deeds, evidences of debt, medals, money, scrip, stored value cards, postage stamps, securities, bullion, manuscripts, or other valuable papers;**
8. **Underground structures and equipment, including wells, septic tanks, and septic systems;**
9. **Those portions of walks, walkways, decks, driveways, patios, and other surfaces, all whether protected by a roof or not, located outside the perimeter, exterior walls of the insured building;**
10. **Containers including related equipment, such as, but not limited to, tanks containing gases or liquids;**
11. **Buildings or units and all their contents if more than 49% of the actual cash value of the building or unit is below ground, unless the lowest level is at or above the base flood elevation and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques;**
12. **Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;**
13. **Aircraft or watercraft, or their furnishings and equipment;**
14. **Hot tubs and spas that are not bathroom fixtures, and swimming pools, and their equipment such**

as, but not limited to, heaters, filters, pumps, and pipes, wherever located;

15. Property not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act and the Coastal Barrier Improvement Act of 1990 and amendments to these Acts;

16. Personal property owned by or in the care, custody or control of a unit owner, except for property of the type and under the circumstances set forth under III. Coverage B—Personal Property of this policy;

17. A residential condominium building located in a Regular Program community.

V. EXCLUSIONS

A. We only pay for direct physical loss by or from flood, which means that we do not pay you for:

1. Loss of revenue or profits;
2. Loss of access to the insured property or described location;
3. Loss of use of the insured property or described location;
4. Loss from interruption of business or production;
5. Any additional expenses incurred while the insured building is being repaired or is unable to be occupied for any reason;
6. The cost of complying with any ordinance or law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris. This exclusion does not apply to any eligible activities we describe in Coverage D—Increased Cost of Compliance; or
7. Any other economic loss you suffer.

B. We do not insure a loss directly or indirectly caused by a flood that is already in progress at the time and date:

1. The policy term begins; or
2. Coverage is added at your request.

C. We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by flood. Some examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;
3. Land subsidence;
4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land areas; or
6. Gradual erosion

We do, however, pay for losses from mudflow and land subsidence as a result of erosion that are specifically covered under our definition of flood (see A.1.c. and II.A.2.).

D. We do not insure for direct physical loss caused directly or indirectly by:

1. The pressure or weight of ice;
2. Freezing or thawing;
3. Rain, snow, sleet, hail, or water spray;
4. Water, moisture, mildew, or mold damage that results primarily from any condition:
   a. Substantially confined to the insured building; or
   b. That is within your control including, but not limited to:
      (1) Design, structural, or mechanical defects;
      (2) Failures, stoppages, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or
      (3) Failure to inspect and maintain the property after a flood recedes;
5. Water or water-borne material that:
   a. Backs up through sewers or drains;
   b. Discharges or overflows from a sump, sump pump, or related equipment; or
   c. Seeps or leaks on or through the covered property;

   unless there is a flood in the area and the flood is the proximate cause of the sewer or drain backup, sump pump discharge or overflow, or the seepage of water;
6. The pressure or weight of water unless there is a flood in the area and the flood is the proximate cause of the damage from the pressure or weight of water;
7. Power, heating, or cooling failure unless the failure results from direct physical loss by or from flood to power, heating, or cooling equipment situated on the described location;
8. Theft, fire, explosion, wind, or windstorm;
9. Anything that you or your agents do or conspire to do to cause loss by flood deliberately; or
10. Alteration of the insured property that significantly increases the risk of flooding.

E. We do not insure for loss to any building or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.

VI. DEDUCTIBLES

A. When a loss is covered under this policy, we will pay only that part of the loss that exceeds the applicable deductible amount, subject to the limit of liability that applies. The deductible amount is shown on the Declarations Page.

However, when a building under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured roof at the time of loss, your deductible amount will be two times the deductible that would otherwise apply to a completed building.

B. In each loss from flood, separate deductibles apply to the building and personal property insured by this policy.

C. No deductible applies to:

1. III.C.2. Loss Avoidance Measures; or

2. III.D. Increased Cost of Compliance.

VII. GENERAL CONDITIONS

A. PAIR AND SET CLAUSE

In case of loss to an article that is part of a pair or set, we will have the option of paying you:

1. An amount equal to the cost of replacing the lost, damaged, or destroyed article, less depreciation, or

2. An amount which represents the fair proportion of the total value of the pair or set that the lost, damaged, or destroyed article bears to the pair or set.

B. CONCEALMENT OR FRAUD AND POLICY VOIDANCE

1. With respect to all insureds under this policy, this policy:

a. Is void,

b. Has no legal force or effect,

c. Cannot be renewed, and

d. Cannot be replaced by a new NFIP policy, if, before or after a loss, you or any other insured or your agent have at any time:

(1) Intentionally concealed or misrepresented any material fact or circumstance,

(2) Engaged in fraudulent conduct, or

(3) Made false statements relating to this policy or any other NFIP insurance.

2. This policy will be void as of the date wrongful acts described in B.1. above were committed.

3. Fines, civil penalties, and imprisonment under applicable Federal laws may also apply to the acts of fraud or concealment described above.

4. This policy is also void for reasons other than fraud, misrepresentation, or wrongful act. This policy is void from its inception and has no legal force under the following conditions:

a. If the property is located in a community that was not participating in the NFIP on the policy's inception date and did not join or re-enter the program during the policy term and before the loss occurred; or

b. If the property listed on the application is otherwise not eligible for coverage under the NFIP.

C. OTHER INSURANCE

1. **If a loss covered by this policy is also covered by other insurance that includes flood coverage not issued under the Act, we will not pay more than the amount of insurance that you are entitled to for lost, damaged, or destroyed property insured under this policy subject to the following:**

   a. **We will pay only the proportion of the loss that the amount of insurance that applies under this policy bears to the total amount of insurance covering the loss, unless C.1.b. or c. below applies.**

   b. **If the other policy has a provision stating that it is excess insurance, this policy will be primary.**

   c. **This policy will be primary (but subject to its own deductible) up to the deductible in the other flood policy (except another policy as described in C.1.b. above). When the other deductible amount is reached, this policy will participate in the same proportion that the amount of insurance under this policy bears to the total amount of both policies, for the remainder of the loss.**

2. **Where this policy covers a condominium association and there is a flood insurance policy in the name of a unit owner that covers the same loss as this policy, then this policy will be primary.**

D. AMENDMENTS, WAIVERS, ASSIGNMENT

This policy cannot be changed nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action that we take under the terms of this policy can constitute a waiver of any of our rights. You may assign this policy in writing when you transfer title of your property to someone else except under these conditions:

1. When this policy covers only personal property; or
2. When this policy covers a structure during the course of construction.

E. CANCELLATION OF POLICY BY YOU

1. You may cancel this policy in accordance with the applicable rules and regulations of the NFIP.
2. If you cancel this policy, you may be entitled to a full or partial refund of premium also under the applicable rules and regulations of the NFIP.

F. NON-RENEWAL OF THE POLICY BY US

Your policy will not be renewed:

1. If the community where your covered property is located stops participating in the NFIP; or
2. If your building has been declared ineligible under section 1316 of the Act.

G. REDUCTION AND REFORMATION OF COVERAGE

1. **If the premium we received from you was not enough to buy the kind and amount of coverage that you requested, we will provide only the amount of coverage that can be purchased for the premium payment we received.**

2. The policy can be reformed to increase the amount of coverage resulting from the reduction described in G.1. above to the amount you requested as follows:

   a. Discovery of Insufficient Premium or Incomplete Rating Information Before a Loss.

      (1) **If we discover before you have a flood loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required**

additional premium for the current policy term (or that portion of the current policy term following any endorsement changing the amount of coverage). If you or the mortgagee or trustee pay the additional premium within 30 days from the date of our bill, we will reform the policy to increase the amount of coverage to the originally requested amount effective to the beginning of the current policy term (or subsequent date of any endorsement changing the amount of coverage).

(2) If we determine before you have a flood loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information within 60 days of our request. Once we determine the amount of additional premium for the current policy term, we will follow the procedure in G.2.a.(1) above.

(3) If we do not receive the additional premium (or additional information) by the date it is due, the amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

b. Discovery of Insufficient Premium or Incomplete Rating Information After a Loss.

(1) If we discover after you have a flood loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current and the prior policy terms. If you or the mortgagee or trustee pay the additional premium within 30 days of the date of our bill, we will reform the policy to increase the amount of coverage to the originally requested amount effective to the beginning of the prior policy term.

(2) If we discover after you have a flood loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information before your claim can be paid. Once we determine the amount of additional premium for the current and prior policy terms, we will follow the procedure in G.2.b.(1) above.

(3) If we do not receive the additional premium by the date it is due, your flood insurance

claim will be settled based on the reduced amount of coverage. The amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

3. However, if we find that you or your agent intentionally did not tell us, or falsified, any important fact or circumstance or did anything fraudulent relating to this insurance, the provisions of Condition B. above apply.

H. POLICY RENEWAL

1. This policy will expire at 12:01 a.m. on the last day of the policy term.
2. We must receive the payment of the appropriate renewal premium within 30 days of the expiration date.
3. If we find, however, that we did not place your renewal notice into the U.S. Postal Service, or if we did mail it, we made a mistake, e.g., we used an incorrect, incomplete, or illegible address, which delayed its delivery to you before the due date for the renewal premium, then we will follow these procedures:
   a. If you or your agent notified us, not later than one year after the date on which the payment of the renewal premium was due, of nonreceipt of a renewal notice before the due date for the renewal premium, and we determine that the circumstances in the preceding paragraph apply, we will mail a second bill providing a revised due date, which will be 30 days after the date on which the bill is mailed.
   b. If we do not receive the premium requested in the second bill by the revised due date, then we will not renew the policy. In that case, the policy will remain as an expired policy as of the expiration date shown on the Declarations Page.
4. In connection with the renewal of this policy, we may ask you during the policy term to re-certify, on a Recertification Questionnaire that we will provide to you, the rating information used to rate your most recent application for or renewal of insurance.

I. CONDITIONS SUSPENDING OR RESTRICTING INSURANCE

We are not liable for loss that occurs while there is a hazard that is increased by any means within your control or knowledge.

J. REQUIREMENTS IN CASE OF LOSS

In case of a flood loss to insured property, you must:

1. Give prompt written notice to us;
2. As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it;
3. Prepare an inventory of damaged property showing the quantity, description, actual cash value, and amount of loss. Attach all bills, receipts, and related documents;
4. Within 60 days after the loss, send us a proof of loss, which is your statement of the amount you are claiming under the policy signed and sworn to by you, and which furnishes us with the following information:
   a. The date and time of loss;
   b. A brief explanation of how the loss happened;
   c. Your interest (for example, “owner”) and the interest, if any, of others in the damaged property;
   d. Details of any other insurance that may cover the loss;
   e. Changes in title or occupancy of the insured property during the term of the policy;

f. Specifications of damaged buildings and detailed repair estimates;

g. Names of mortgagees or anyone else having a lien, charge, or claim against the insured property;

h. Details about who occupied any insured building at the time of loss and for what purpose; and

i. The inventory of damaged property described in J.3. above.

5. In completing the proof of loss, you must use your own judgment concerning the amount of loss and justify that amount.

6. You must cooperate with the adjuster or representative in the investigation of the claim.

7. The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you complete it. However, this is a matter of courtesy only, and you must still send us a proof of loss within sixty days after the loss even if the adjuster does not furnish the form or help you complete it.

8. We have not authorized the adjuster to approve or disapprove claims or to tell you whether we will approve your claim.

9. At our option, we may accept the adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages you sustained. You must sign the adjuster's report. At our option, we may require you to swear to the report.

K. OUR OPTIONS AFTER A LOSS

Options we may, in our sole discretion, exercise after loss include the following:

1. At such reasonable times and places that we may designate, you must:

   a. Show us or our representative the damaged property;

   b. Submit to examination under oath, while not in the presence of another insured, and sign the same; and

   c. Permit us to examine and make extracts and copies of:

      (1) Any policies of property insurance insuring you against loss and the deed establishing your ownership of the insured real property;

      (2) Condominium association documents including the Declarations of the condominium, its Articles of Association or Incorporation, Bylaws, and rules and regulations; and

      (3) All books of accounts, bills, invoices, and other vouchers, or certified copies pertaining to the damaged property if the originals are lost.

2. We may request, in writing, that you furnish us with a complete

inventory of the lost, damaged, or destroyed property, including:

a. Quantities and costs;

b. Actual cash values;

c. Amounts of loss claimed;

d. Any written plans and specifications for repair of the damaged property that you can reasonably make available to us; and

e. Evidence that prior flood damage has been repaired.

3. If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may:

a. Repair, rebuild, or replace any part of the lost, damaged, or destroyed property with material or property of like kind and quality or its functional equivalent; and

b. Take all or any part of the damaged property at the value we agree upon or its appraised value.

L. NO BENEFIT TO BAILEE

No person or organization, other than you, having custody of covered property will benefit from this insurance.

M. LOSS PAYMENT

1. We will adjust all losses with you. We will pay you unless some other person or entity is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss (or within 90 days after the insurance adjuster files an adjuster's report signed and sworn to by you in lieu of a proof of loss) and:

a. We reach an agreement with you;

b. There is an entry of a final judgment; or

c. There is a filing of an appraisal award with us, as provided in VII.P.

2. If we reject your proof of loss in whole or in part you may:

a. Accept such denial of your claim;

b. Exercise your rights under this policy; or

c. File an amended proof of loss, as long as it is filed within 60 days of the date of the loss.

N. ABANDONMENT

You may not abandon damaged or undamaged insured property to us.

O. SALVAGE

We may permit you to keep damaged insured property after a loss, and we will reduce the amount of the loss proceeds payable to you under the policy by the value of the salvage.

P. APPRAISAL

If you and we fail to agree on the actual cash value of the damaged property so as to determine the amount of loss, either may demand an appraisal of the loss. In this event, you and we will each choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the insured property is located. The appraisers will separately state the actual cash value and the amount of loss to each item. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of actual cash value and loss.

Each party will:

1. Pay its own appraiser; and

2. Bear the other expenses of the appraisal and umpire equally.

Q. MORTGAGE CLAUSE

The word "mortgagee" includes trustee.

Any loss payable under Coverage A—Building Property will be paid to any mortgagee of whom we have actual notice, as well as any other mortgagee or loss payee determined to exist at the time of loss, and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages. If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

1. Notifies us of any change in the ownership or occupancy, or substantial change in risk of which the mortgagee is aware;

2. Pays any premium due under this policy on demand if you have neglected to pay the premium; and

3. Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All terms of this policy apply to the mortgagee.

The mortgagee has the right to receive loss payment even if the mortgagee has started foreclosure or similar action on the building.

If we decide to cancel or not renew this policy, it will continue in effect for the benefit of the mortgagee only for 30 days after we notify the mortgagee of the cancellation or non-renewal.

If we pay the mortgagee for any loss and deny payment to you, we are subrogated to all the rights of the mortgagee granted under the mortgage on the property. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

R. SUIT AGAINST US

You may not sue us to recover money under this policy unless you have complied with all the requirements of the policy. If you do sue, you must start the suit within one year of the date of the written denial of all or part of the claim, and you must file the suit in the United States District Court of the district in which the insured property was located at the time of loss. This requirement applies to any claim that you may have under this policy and to any dispute that you may have arising out of the handling of any claim under the policy.

S. SUBROGATION

Whenever we make a payment for a loss under this policy, we are subrogated to your right to recover for that loss from any other person. That means that your right to recover for a loss that was partly or totally caused by someone else is automatically transferred to us, to the extent that we have paid you for the loss. We may require you to acknowledge this transfer in writing. After the loss, you may not give up our right to recover this money or do anything that would prevent us from recovering it. If you make any claim against any person who caused your loss and recover any money, you must pay us back first before you may keep any of that money.

T. CONTINUOUS LAKE FLOODING

1. If an insured building has been flooded by rising lake waters continuously for 90 days or more and it appears reasonably certain that a continuation of this flooding will result in a covered loss to the insured building equal to or greater than the building policy limits plus the deductible or the maximum payable under the policy for any one building loss, we will pay you the lesser of these two amounts without waiting for the further damage to occur if you sign a release agreeing:

   a. To make no further claim under this policy;

   b. Not to seek renewal of this policy;

   c. Not to apply for any flood insurance under the Act for property at the described location; and

   d. Not to seek a premium refund for current or prior terms.

   If the policy term ends before the insured building has been flooded continuously for 90 days, the provisions of this paragraph T.1. will apply when as the insured building suffers a covered loss before the policy term ends.

2. If your insured building is subject to continuous lake flooding from a closed basin lake, you may elect to file a claim under either paragraph T.1. above or this paragraph T.2. (A "closed basin lake" is a natural lake from which water leaves primarily through evaporation and whose surface area now exceeds or has exceeded one square mile at any time in the recorded past. Most of the nation's closed basin lakes are in the western half of the United States, where annual evaporation exceeds annual precipitation and where lake levels and surface areas are subject to considerable fluctuation due to wide variations in the climate. These lakes may overtop their basins on rare occasions.) Under this paragraph T.2 we will pay your claim as if the building is a total loss even though it has not been continuously inundated for 90 days, subject to the following conditions:

   a. Lake flood waters must damage or imminently threaten to damage your building.

   b. Before approval of your claim, you must:

   (1) Agree to a claim payment that reflects your buying back the salvage on a negotiated basis; and

   (2) Grant the conservation easement described in FEMA's "Policy Guidance for Closed Basin Lakes," to be recorded in the office of the local recorder of deeds. FEMA, in consultation with the community in which the property is located, will identify on a map an area or areas of special consideration (ASC) in which there is a potential for flood damage from continuous lake flooding. FEMA will give the community the agreed-upon map showing the ASC. This easement will only apply to that portion of the property in the

ASC. It will allow certain agricultural and recreational uses of the land. The only structures that it will allow on any portion of the property within the ASC are certain, simple agricultural and recreational structures. If any of these allowable structures are insurable buildings under the NFIP and are insured under the NFIP, they will not be eligible for the benefits of this paragraph T.2. If a U.S. Army Corps of Engineers certified flood control project or otherwise certified flood control project later protects the property, FEMA will, upon request, amend the ASC to remove areas protected by those projects. The restrictions of the easement will then no longer apply to any portion of the property removed from the ASC; and

(3) Comply with paragraphs T.1.a. through T.1.d. above.

c. Within 90 days of approval of your claim, you must move your building to a new location outside the ASC. FEMA will give you an additional 30 days to move if you show that there is sufficient reason to extend the time.

d. Before the final payment of your claim, you must acquire an elevation certificate and a floodplain development permit from the local floodplain administrator for the new location of your building.

e. Before the approval of your claim, the community having jurisdiction over your building must:

(1) Adopt a permanent land use ordinance, or a temporary moratorium for a period not to exceed 6 months to be followed immediately by a permanent land use ordinance, that is consistent with the provisions specified in the easement required in paragraph T.2.b. above;

(2) Agree to declare and report any violations of this ordinance to FEMA so that under Sec. 1316 of the National Flood Insurance Act of 1968, as amended, flood insurance to the building can be denied; and

(3) Agree to maintain as deed-restricted, for purposes compatible with open space or agricultural or recreational use only, any affected property the community acquires an interest in. These deed restrictions must be consistent with the provisions of paragraph T.2.b. above except that even if a certified project protects the property, the land use restrictions continue to apply if the property was acquired under the Hazard Mitigation Grant Program or the Flood Mitigation Assistance Program. If a non-profit land trust organization receives the property as a donation, that organization must maintain the property as deed-restricted, consistent with the provisions of paragraph T.2.b. above.

f. Before the approval of your claim, the affected State must take all action set forth in FEMA's "Policy Guidance for Closed Basin Lakes."

g. You must have NFIP flood insurance coverage continuously in effect from a date established by FEMA until you file a claim under this paragraph T.2. If a subsequent owner buys NFIP insurance that goes into effect within 60 days of the date of transfer of title, any gap in coverage during that 60-day period will not be a violation of this continuous coverage requirement. For the purpose of honoring a claim under this paragraph T.2, we will not consider to be in effect any increased coverage that became effective after the date established by FEMA. The exception to this is any increased coverage in the amount suggested by your insurer as an inflation adjustment.

h. This paragraph T.2. will be in effect for a community when the FEMA Regional Administrator for the affected region provides to the community, in writing, the following:

(1) Confirmation that the community and the State are in compliance with the conditions in paragraphs T.2.e. and T.2.f. above, and

(2) The date by which you must have flood insurance in effect.

U. Duplicate Policies Not Allowed

1. Property may not be insured under more than one NFIP policy.

If we find that the duplication was not knowingly created, we will give you written notice. The notice will advise you that you may choose one of several options under the following procedures:

a. If you choose to keep in effect the policy with the earlier effective date, you may also choose to add the coverage limits of the later policy to the limits of the earlier policy. The change will become effective as of the effective date of the later policy.

b. If you choose to keep in effect the policy with the later effective date, you may also choose to add the coverage limits of the earlier policy to the limits of the later policy. The change will be effective as of the effective date of the later policy.

In either case, you must pay the pro rata premium for the increased coverage limits within 30 days of the written notice. In no event will the resulting coverage limits exceed the permissible limits of coverage under the Act or your insurable interest, whichever is less. We will make a refund to you, according to applicable NFIP rules, of the premium for the policy not being kept in effect.

2. Your option under this Condition U. Duplicate Policies Not Allowed to elect which NFIP policy to keep in effect does not apply when duplicates have been knowingly created. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the earlier policy. The policy with the later effective date must be canceled.

V. LOSS SETTLEMENT

We will pay the least of the following amounts after application of the deductible:

1. The applicable amount of insurance under this policy;

2. The actual cash value; or

3. The amount it would cost to repair or replace the property with material of like kind and quality within a reasonable time after the loss.

VIII. LIBERALIZATION CLAUSE

If we make a change that broadens your coverage under this edition of our policy, but does not require any additional premium, then that change will automatically apply to your insurance as of the date we implement the change, provided that this implementation date falls within 60 days before, or during, the policy term stated on the Declarations Page.

IX. WHAT LAW GOVERNS

This policy and all disputes arising from the handling of any claim under the policy are governed exclusively by the flood insurance regulations issued by FEMA, the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001, et seq.), and Federal common law.

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement.

Roy E. Wright
Deputy Associate Administrator
FEMA's Federal Insurance and Mitigation Administration

CLAIM GUIDELINES IN CASE OF A FLOOD

If you have questions, consult your insurance agent or call the National Flood Insurance Program (NFIP) toll-free at 1-800-638-6620 or on the TDD line at 1-800-447-9487.

Know your insurance representative's name and telephone number. List them here for fast reference:

Insurance Agent _____

Agent's Phone Number _____

- Notify us or your agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.

National Flood Insurance Program

Residential Condominium Building Association Policy

Standard Flood Insurance Policy

F-144 / October 2015

FEMA

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE ADMINISTRATION

STANDARD FLOOD INSURANCE POLICY

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

I. AGREEMENT

Please read the policy carefully. The flood insurance provided is subject to limitations, restrictions, and exclusions.

This policy covers only a residential condominium building in a regular program community. If the community reverts to emergency program status during the policy term and remains as an emergency program community at time of renewal, this policy cannot be renewed.

The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations.

We will pay you for direct physical loss by or from flood to your insured property if you:

1. **Have paid the correct premium;**
2. **Comply with all terms and conditions of this policy; and**
3. **Have furnished accurate information and statements.**

We have the right to review the information you give us at any time and to revise your policy based on our review.

II. DEFINITIONS

A. In this policy, "you" and "your" refer to the insured(s) shown on the Declarations Page of this policy. Insured(s) includes: Any mortgagee and loss payee named in the Application and Declarations Page, as well as any other mortgagee or loss payee determined to exist at the time of loss in the order of precedence. "We," "us," and "our" refer to the insurer.

Some definitions are complex because they are provided as they appear in the law or regulations, or result from court cases. The precise definitions are intended to protect you.

Flood, as used in this flood insurance policy, means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:

- **a.** Overflow of inland or tidal waters;
- **b.** Unusual and rapid accumulation or runoff of surface waters from any source;
- **c.** Mudflow.

2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels which result in a flood as defined in A.1.a above.

B. The following are the other key definitions that we use in this policy:

1. Act. The National Flood Insurance Act of 1968 and any amendments to it.

2. Actual Cash Value. The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

3. Application. The statement made and signed by you or your agent in applying for this policy. The application gives information we use to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The application is part of this flood insurance policy. For us to issue you a policy, the correct premium payment must accompany the application.

4. Base Flood. A flood having a one percent chance of being equaled or exceeded in any given year.

5. Basement. Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

6. **Building**

   a. A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site;

   b. 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

   c. A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

   Building does not mean a gas or liquid storage tank or a recreational vehicle, park trailer or other similar vehicle, except as described in B.6.c., above.

7. **Cancellation.** The ending of the insurance coverage provided by this policy before the expiration date.

8. **Condominium.** That form of ownership of real property in which each unit owner has an undivided interest in common elements.

9. **Condominium Association.** The entity, formed by the unit owners, responsible for the maintenance and operation of:

   a. Common elements owned in undivided shares by unit owners; and

   b. Other real property in which the unit owners have use rights; where membership in the entity is a required condition of unit ownership.

10. **Declarations Page.** A computer-generated summary of information you provided in the application for insurance. The Declarations Page also describes the term of the policy, limits of coverage, and displays the premium and our name. The Declarations Page is a part of this flood insurance policy.

11. **Described Location.** The location where the insured building or personal property is found. The described location is shown on the Declarations Page.

12. **Direct Physical Loss By or From Flood. Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.**

13. **Elevated Building.** A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

14. **Emergency Program.** The initial phase of a community's participation in the National Flood Insurance Program. During this phase, only limited amounts of insurance are available under the Act.

15. **Expense Constant.** A flat charge you must pay on each new or renewal policy to defray the expenses of the Federal Government related to flood insurance.

16. **Federal Policy Fee.** A flat charge you must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the National Flood Insurance Program. This fee covers expenses not covered by the expense constant.

17. **Improvements.** Fixtures, alterations, installations, or additions comprising a part of the residential condominium building, including improvements in the units.

18. **Mudflow.** A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

19. **National Flood Insurance Program (NFIP).** The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.

20. **Policy.** The entire written contract between you and us. It includes:

    a. This printed form;

    b. The application and Declarations Page;

    c. Any endorsement(s) that may be issued; and

    d. Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

    Only one building, which you specifically described in the application, may be insured under this policy.

21. **Pollutants.** Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

22. **Post-FIRM Building.** A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

23. **Probation Premium.** A flat charge you must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

24. **Regular Program.** The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

25. **Residential Condominium Building.** A building, owned and administered as a condominium, containing one or more family units and in which at least 75% of the floor area is residential.

26. **Special Flood Hazard Area.** An area having special flood or mudflow, and/or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1–A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1–A30, V1–V30, VE, or V.

27. **Unit.** A single-family unit in a residential condominium building.

28. **Valued Policy.** A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a valued policy.

III. PROPERTY COVERED

A. COVERAGE A—BUILDING PROPERTY

We insure against direct physical loss by or from flood to:

1. The residential condominium building described on the Declarations Page at the described location, including all units within the building and the improvements within the units.

2. We also insure such building property for a period of 45 days at another location, as set forth in III.C.2.b., Property Removed to Safety.

3. Additions and extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At your option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the building and cannot be separately insured.

4. The following fixtures, machinery and equipment, including its units, which are covered under Coverage A only:

   a. Awnings and canopies;
   b. Blinds;
   c. Carpet permanently installed over unfinished flooring;
   d. Central air conditioners;
   e. Elevator equipment;
   f. Fire extinguishing apparatus;
   g. Fire sprinkler systems;
   h. Walk-in freezers;
   i. Furnaces;
   j. Light fixtures;
   k. Outdoor antennas and aerials fastened to buildings;
   l. Permanently installed cupboards, bookcases, paneling, and wallpaper;
   m. Pumps and machinery for operating pumps;
   n. Ventilating equipment;
   o. Wall mirrors, permanently installed; and
   p. In the units within the building, installed:
      (1) Built-in dishwashers;
      (2) Built-in microwave ovens;
      (3) Garbage disposal units;
      (4) Hot water heaters, including solar water heaters;
      (5) Kitchen cabinets;
      (6) Plumbing fixtures;
      (7) Radiators;
      (8) Ranges;
      (9) Refrigerators; and
      (10) Stoves.

5. Materials and supplies to be used for construction, alteration or repair of the insured building while the materials and supplies are stored in a fully enclosed building at the described location or on an adjacent property.

6. A building under construction, alteration or repair at the described location.

   a. If the structure is not yet walled or roofed as described in the definition for building (see II.B.6.a.), then coverage applies:
      (1) Only while such work is in progress; or
      (2) If such work is halted, only for a period of up to 90 continuous days thereafter.

   b. However, coverage does not apply until the building is walled and roofed if the lowest floor, including the basement floor, of a non-elevated building or the lowest elevated floor of an elevated building is:

      (1) Below the base flood elevation in Zones AH, AE,

A1–30, AR, AR/AE, AR/AH, AR/A1–30, AR/A, AR/AO; or

(2) Below the base flood elevation adjusted to include the effect of wave action in Zones VE or V1–30.

The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1–V30 and the top of the floor in Zones AH, AE, A1–A30, AR, AR/AE, AR/AH, AR/A1–A30, AR/A, AR/AO.

7. A manufactured home or a travel trailer as described in the Definitions Section (See II.B.b. and c.).

If the manufactured home is in a special flood hazard area, it must be anchored in the following manner at the time of the loss:

a. By over-the-top or frame ties to ground anchors; or

b. In accordance with the manufacturer's specifications; or

c. In compliance with the community's floodplain management requirements unless it has been continuously insured by the NFIP at the same described location since September 30, 1982.

8. Items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE, or in a basement, regardless of the zone. Coverage is limited to the following:

a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

(1) Central air conditioners;

(2) Cisterns and the water in them;

(3) Drywall for walls and ceilings in a basement and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;

(4) Electrical junction and circuit breaker boxes;

(5) Electrical outlets and switches;

(6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the base flood elevation after September 30, 1987;

(7) Fuel tanks and the fuel in them;

(8) Furnaces and hot water heaters;

(9) Heat pumps;

(10) Nonflammable insulation in a basement;

(11) Pumps and tanks used in solar energy systems;

(12) Stairways and staircases attached to the building, not separated from it by elevated walkways;

(13) Sump pumps;

(14) **Water softeners and the chemicals in them, water filters and faucets installed as an integral part of the plumbing system;**

(15) **Well water tanks and pumps;**

(16) **Required utility connections for any item in this list; and**

(17) **Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a building.**

b. Clean-up.

B. COVERAGE B—PERSONAL PROPERTY

1. **If you have purchased personal property coverage, we insure, subject to B.2. and B.3. below, against direct physical loss by or from flood to personal property that is inside the fully enclosed insured building and is:**

   a. **Owned by the unit owners of the condominium association in common, meaning property in which each unit owner has an undivided ownership interest; or**

   b. **Owned solely by the condominium association and used exclusively in the conduct of the business affairs of the condominium association.**

   We also insure such personal property for 45 days while stored at a temporary location, as set forth in III.C.2.b., Property Removed to Safety.

2. Coverage for personal property includes the following property, subject to B.1. above, which is covered under Coverage B only:

   a. Air conditioning units—portable or window type;

   b. Carpet, not permanently installed, over unfinished flooring;

   c. Carpets over finished flooring;

   d. Clothes washers and dryers;

   e. "Cook-out" grills;

   f. Food freezers, other than walk-in, and the food in any freezer;

   g. Outdoor equipment and furniture stored inside the insured building;

   h. Ovens and the like; and

   i. Portable microwave ovens and portable dishwashers.

3. **Coverage for items of property in a building enclosure below the lowest elevated floor of an elevated post-FIRM building located in Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE, or in a basement, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:**

   a. **Air conditioning units—portable or window type;**

   b. **Clothes washers and dryers; and**

   c. **Food freezers, other than walk-in, and food in any freezer.**

4. **Special Limits. We will pay no more than $2,500 for any one loss to one or more of the following kinds of personal property:**

a. Artwork, photographs, collectibles, or memorabilia, including but not limited to, porcelain or other figures, and sports cards;

b. Rare books or autographed items;

c. Jewelry, watches, precious and semi-precious stones, or articles of gold, silver, or platinum;

d. Furs or any article containing fur which represents its principal value.

5. We will pay only for the functional value of antiques.

C. COVERAGE C—OTHER COVERAGES

1. Debris Removal

a. We will pay the expense to remove non-owned debris that is on or in insured property and debris of insured property anywhere.

b. If you or a member of your household perform the removal work, the value of your work will be based on the Federal minimum wage.

c. This coverage does not increase the Coverage A or Coverage B limit of liability.

2. Loss Avoidance Measures

a. Sandbags, Supplies, and Labor

(1) We will pay up to $1,000 for the costs you incur to protect the insured building from a flood or imminent danger of flood, for the following:

(a) Your reasonable expenses to buy:

(i) Sandbags, including sand to fill them;

(ii) Fill for temporary levees;

(iii) Pumps; and

(iv) Plastic sheeting and lumber used in connection with these items; and

(b) The value of work, at the Federal minimum wage, that you perform.

(2) This coverage for Sandbags, Supplies, and Labor applies only if damage to insured property by or from flood is imminent and the threat of flood damage is apparent enough to lead a person of common prudence to anticipate flood damage. One of the following must also occur:

(a) A general and temporary condition of flooding in the area near the described location must occur, even if the flood does not reach the insured building; or

(b) A legally authorized official must issue an evacuation order or other civil order for the community in which the insured building is located calling for measures to preserve life and property from the peril of flood. This coverage does not increase the Coverage A or Coverage B limit of liability.

b. Property Removed to Safety

(1) We will pay up to $1,000 for the reasonable expenses you incur to move insured property to a place other than the described location that contains the property in order to protect it from flood or the imminent danger of flood.

Reasonable expenses include the value of work, at the Federal minimum wage, that you perform.

(2) If you move insured property to a location other than the described location that contains the property, in order to protect it from flood or the imminent danger of flood, we will cover such property while at that location for a period of 45 consecutive days from the date you begin to move it

there. The personal property that is moved must be placed in a fully enclosed building, or otherwise reasonably protected from the elements.

Any property removed, including a moveable home described in II.6.b. and c., must be placed above ground level or outside of the special flood hazard area.

This coverage does not increase the Coverage A or Coverage B limit of liability.

D. COVERAGE D—INCREASED COST OF COMPLIANCE

1. General

This policy pays you to comply 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 your structure. **Eligible floodproofing activities are limited to:**

a. Non-residential structures.

b. Residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

2. Limit of Liability

We will pay you up to $30,000 under this Coverage D—Increased Cost of Compliance, which only applies to policies with building coverage (Coverage A). Our payment of claims under Coverage D is in addition to the amount of coverage which you selected on the application and which appears on the Declarations Page. But the maximum you can collect under this policy for both Coverage A—Building Property and Coverage D—Increased Cost of Compliance cannot exceed the maximum permitted under the Act. We do not charge a separate deductible for a claim under Coverage D.

3. Eligibility

a. A structure covered under Coverage A—Building Property sustaining a loss caused by a flood as defined by this policy must:

(1) Be a "repetitive loss structure." A "repetitive loss structure" is one that meets the following conditions:

(a) The structure is covered by a contract of flood insurance issued under the NFIP.

(b) The structure has suffered flood damage on 2 occasions during a 10-year period which ends on the date of the second loss.

(c) The cost to repair the flood damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each flood loss.

(d) In addition to the current claim, the NFIP must have paid the previous qualifying claim, and 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

(2) Be a structure that has had flood damage in which the cost to repair equals or exceeds 50% of the market value of the structure at the time of the flood. The State or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

b. This Coverage D pays you to comply with State or local floodplain management laws or ordinances that meet the minimum standards of the National

Flood Insurance Program found in the Code of Federal Regulations at 44 CFR 60.3. **We pay for compliance activities that exceed those standards under these conditions:**

(1) 3.a.(1) above.

(2) Elevation or floodproofing in any risk zone to preliminary or advisory base flood elevations provided by FEMA which the State or local government has adopted and is enforcing for flood-damaged structures in such areas. (This includes compliance activities in B, C, X, or D zones which are being changed to zones with base flood elevations. This also includes compliance activities in zones where base flood elevations are being increased, and a flood-damaged structure must comply with the higher advisory base flood elevation.) **Increased Cost of Compliance coverage does not apply to situations in B, C, X, or D zones where the community has derived its own elevations and is enforcing elevation or floodproofing requirements for flood-damaged structures to elevations derived solely by the community.**

(3) Elevation or floodproofing above the base flood elevation to meet State or local "freeboard" requirements, i.e., that a structure must be elevated above the base flood elevation.

c. Under the minimum NFIP criteria at 44 CFR 60.3 (b)(4), States and communities must require the elevation or floodproofing of structures in unnumbered A zones to the base flood elevation where elevation data is obtained from a Federal, State, or other source. Such compliance activities are also eligible for Coverage D.

d. This coverage will also pay for the incremental cost, after demolition or relocation, of elevating or floodproofing a structure during its rebuilding at the same or another site to meet State or local floodplain management laws or ordinances, subject to Exclusion D.5.g. below relating to improvements.

e. This coverage will also pay to bring a flood-damaged structure into compliance with State or local floodplain management laws or ordinances even if the structure had received a variance before the present loss from the applicable floodplain management requirements.

4. Conditions

a. When a structure covered under Coverage A—Building Property sustains a loss caused by a flood, our payment for the loss under this Coverage D will be for the increased cost to elevate, floodproof, relocate, or demolish (or any combination of these activities) caused by the enforcement of current State or local floodplain management ordinances or laws. Our payment for eligible demolition activities will be for the cost to demolish and clear the site of the building debris or a portion thereof caused by the enforcement of current State or local floodplain management ordinances or laws. Eligible activities for the cost of clearing the site will include those necessary to discontinue utility service to the site and ensure proper abandonment of on-site utilities.

b. When the building is repaired or rebuilt, it must be intended for the same occupancy as

the present building unless otherwise required by current floodplain management ordinances or laws.

5. Exclusions

Under this Coverage D—Increased Cost of Compliance, we will not pay for:

a. The cost to comply with any floodplain management law or ordinance in communities participating in the Emergency Program.

b. The cost associated with enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

c. The loss in value to any insured building or other structure due to the requirements of any ordinance or law.

d. The loss in residual value of the undamaged portion of a building demolished as a consequence of enforcement of any State or local floodplain management law or ordinance.

e. Any Increased Cost of Compliance under this Coverage D:

(1) Until the building is elevated, floodproofed, demolished, or relocated on the same or to another premises; and

(2) Unless the building is elevated, floodproofed, demolished, or relocated as soon as reasonably possible after the loss, not to exceed two years.

f. Any code upgrade requirements, e.g., plumbing or electrical wiring, not specifically related to the State or local floodplain management law or ordinance.

g. Any compliance activities needed to bring additions or improvements made after the loss occurred into compliance with State or local floodplain management laws or ordinances.

h. Loss due to any ordinance or law that you were required to comply with before the current loss.

i. Any rebuilding activity to standards that do not meet the NFIP's minimum requirements. This includes any situation where the insured has received from the State or community a variance in connection with the current flood loss to rebuild the property to an elevation below the base flood elevation.

j. Increased Cost of Compliance for a garage or carport.

k. Any structure insured under an NFIP Group Flood Insurance Policy.

l. **Assessments made by a condominium association on individual condominium unit owners to pay increased costs of repairing commonly owned buildings after a flood in compliance with State or local floodplain management ordinances or laws.**

6. **Other Provisions**

   a. Increased Cost of Compliance coverage will not be included in the calculation to determine whether coverage meets the coinsurance requirement for replacement cost coverage under VIII. General Conditions, V. Loss Settlement.

   b. All other conditions and provisions of this policy apply.

IV. PROPERTY NOT COVERED

We do not cover any of the following:

1. **Personal property not inside the fully enclosed building;**
2. **A building, and personal property in it, located entirely in, on, or over water or seaward of mean high tide, if constructed or substantially improved after September 30, 1982;**
3. **Open structures, including a building used as a boathouse or any structure or building into which boats are floated, and personal property located in, on, or over water;**
4. **Recreational vehicles other than travel trailers described in the Definitions Section (see II.B.6.c.) whether affixed to a permanent foundation or on wheels;**
5. **Self-propelled vehicles or machines, including their parts and equipment.**

   However, we do cover self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

   a. **Used mainly to service the described location, or**

   b. **Designed and used to assist handicapped persons, while the vehicles or machines are inside a building at the described location;**

6. **Land, land values, lawns, trees, shrubs, plants, growing crops, or animals;**
7. **Accounts, bills, coins, currency, deeds, evidences of debt, medals, money, scrip, stored value cards, postage stamps, securities, bullion, manuscripts, or other valuable papers;**
8. **Underground structures and equipment, including wells, septic tanks, and septic systems;**
9. **Those portions of walks, walkways, decks, driveways, patios, and other surfaces, all whether protected by a roof or not, located outside the perimeter, exterior walls of the insured building;**
10. **Containers, including related equipment, such as, but not**

limited to, tanks containing gases or liquids;

11. Buildings and all their contents if more than 49% of the actual cash value of the building is below ground, unless the lowest level is at or above the base flood elevation and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques;

12. Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;

13. Aircraft or watercraft, or their furnishings and equipment;

14. Hot tubs and spas that are not bathroom fixtures, and swimming pools, and their equipment such as, but not limited to, heaters, filters, pumps, and pipes, wherever located;

15. Property not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act and the Coastal Barrier Improvement Act of 1990 and amendments to these acts;

16. Personal property used in connection with any incidental commercial occupancy or use of the building.

V. EXCLUSIONS

A. We only pay for direct physical loss by or from flood, which means that we do not pay you for:

1. Loss of revenue or profits;

2. Loss of access to the insured property or described location;

3. Loss of use of the insured property or described location;

4. Loss from interruption of business or production;

5. Any additional living expenses incurred while the insured building is being repaired or is unable to be occupied for any reason;

6. The cost of complying with any ordinance or law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris. This exclusion does not apply to any eligible activities that we describe in Coverage D—Increased Cost of Compliance; or

7. Any other economic loss.

B. We do not insure a loss directly or indirectly caused by a flood that is already in progress at the time and date:

1. The policy term begins; or

2. Coverage is added at your request.

C. We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by flood. Some

examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;
3. Land subsidence;
4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land areas; or
6. Gradual erosion.

We do, however, pay for losses from mudflow and land subsidence as a result of erosion that are specifically covered under our definition of flood (see II.A.1.c. and II.A.2.).

D. We do not insure for direct physical loss caused directly or indirectly by:

1. The pressure or weight of ice;
2. Freezing or thawing;
3. Rain, snow, sleet, hail, or water spray;
4. Water, moisture, mildew, or mold damage that results primarily from any condition:
   a. Substantially confined to the insured building; or
   b. That is within your control including, but not limited to:
      (1) Design, structural, or mechanical defects;
      (2) Failures, stoppages, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or
      (3) Failure to inspect and maintain the property after a flood recedes;
5. Water or water-borne material that:
   a. Backs up through sewers or drains;
   b. Discharges or overflows from a sump, sump pump, or related equipment; or
   c. Seeps or leaks on or through insured property; unless there is a flood in the area and the flood is the proximate cause of the sewer, drain, or sump pump discharge or overflow, or the seepage of water;
6. The pressure or weight of water unless there is a flood in the area and the flood is the proximate cause of the damage from the pressure or weight of water;
7. Power, heating, or cooling failure unless the failure results from direct physical loss by or from flood to power, heating, or cooling equipment situated on the described location;
8. Theft, fire, explosion, wind, or windstorm;
9. Anything you or your agents do or conspire to do to cause loss by flood deliberately; or
10. Alteration of the insured property that significantly increases the risk of flooding.

E. We do not insure for loss to any building or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.

F. We do not pay for the testing for or monitoring of pollutants unless required by law or ordinance.

VI. DEDUCTIBLES

A. When a loss is covered under this policy, we will pay only that part of the loss that exceeds the applicable deductible amount, subject to the limit of insurance that applies. The deductible amount is shown on the Declarations Page.

However, when a building under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured roof at the time of loss, your deductible amount will be two times the deductible that would otherwise apply to a completed building.

B. In each loss from flood, separate deductibles apply to the building and personal property insured by this policy.

C. No deductible applies to:

1. III.C.2. Loss Avoidance Measures; or

2. III.D. Increased Cost of Compliance.

VII. COINSURANCE

A. This Coinsurance Section applies only to coverage on the building.

B. We will impose a penalty on loss payment unless the amount of insurance applicable to the damaged building is:

1. At least 80% of its replacement cost; or

2. The maximum amount of insurance available for that building under the NFIP, whichever is less.

C. If the actual amount of insurance on the building is less than the required amount in accordance with the terms of VII.B. above, then loss payment is determined as follows (subject to all other relevant conditions in this policy, including those pertaining to valuation, adjustment, settlement, and payment of loss):

1. Divide the actual amount of insurance carried on the building by the required amount of insurance.

2. Multiply the amount of loss, before application of the deductible, by the figure determined in C.1. above.

3. Subtract the deductible from the figure determined in C.2. above.

We will pay the amount determined in C.3. above, or the amount of insurance carried, whichever is less. The amount of insurance carried, if in excess of the applicable maximum amount of insurance available under the NFIP, is reduced accordingly.

Examples

Example #1 (Inadequate Insurance)

Replacement value of the building	$250,000
Required amount of insurance	$200,000
(80% of replacement value of $250,000)	
Actual amount of insurance carried	$180,000
Amount of the loss	$150,000
Deductible	$500

Step 1: 180,000 ÷ 200,000 = .90
(90% of what should be carried.)

Step 2: 150,000 X .90 = 135,000

Step 3: 135,000 - 500 = 134,500

We will pay no more than $134,500. The remaining $15,500 is not covered due to the coinsurance penalty ($15,000) and application of the deductible ($500).

Example #2 (Adequate Insurance)

Replacement value of the building	$500,000
Required amount of insurance (80% of replacement value of $500,000)	$400,000
Actual amount of insurance carried	$400,000
Amount of the loss	$200,000
Deductible	$500

In this example there is no coinsurance penalty, because the actual amount of insurance carried meets the required amount. We will pay no more than $199,500 ($200,000 amount of loss minus the $500 deductible).

D. In calculating the full replacement cost of a building:

1. The replacement cost value of any covered building property will be included;

2. The replacement cost value of any building property not covered under this policy will not be included; and

3. Only the replacement cost value of improvements installed by the condominium association will be included.

VIII. GENERAL CONDITIONS

A. PAIR AND SET CLAUSE

In case of loss to an article that is part of a pair or set, we will have the option of paying you:

1. An amount equal to the cost of replacing the lost, damaged, or destroyed article, less depreciation; or

2. An amount which represents the fair proportion of the total value of the pair or set that the lost, damaged, or destroyed article bears to the pair or set.

B. CONCEALMENT OR FRAUD AND POLICY VOIDANCE

1. With respect to all insureds under this policy, this policy:

a. Is void,

b. Has no legal force or effect,

c. Cannot be renewed, and

d. Cannot be replaced by a new NFIP policy, if, before or after a loss, you or any other insured or your agent have at any time:

(1) Intentionally concealed or misrepresented any material fact or circumstance,

(2) Engaged in fraudulent conduct, or

(3) Made false statements,

relating to this policy or any other NFIP insurance.

2. This policy will be void as of the date the wrongful acts described in B.1. above were committed.

3. Fines, civil penalties, and imprisonment under applicable Federal laws may also apply to the acts of fraud or concealment described above.

4. This policy is also void for reasons other than fraud, misrepresentation, or wrongful act. This policy is void from its inception and has no legal force under the following conditions:

a. If the property is located in a community that was not participating in the NFIP on the policy's inception date and did not join or re-enter the program during the policy term and before the loss occurred; or

b. If the property listed on the application is not otherwise eligible for coverage under the NFIP.

C. OTHER INSURANCE

1. **If a loss covered by this policy is also covered by other insurance that includes flood coverage not issued under the Act, we will not pay more than the amount of insurance that you are entitled to for lost, damaged or destroyed property insured under this policy subject to the following:**

   a. **We will pay only the proportion of the loss that the amount of insurance that applies under this policy bears to the total amount of insurance covering the loss, unless C.1.b. or c. immediately below applies.**

   b. **If the other policy has a provision stating that it is excess insurance, this policy will be primary.**

   c. **This policy will be primary (but subject to its own deductible) up to the deductible in the other flood policy (except another policy as described in C.1.b. above). When the other deductible amount is reached, this policy will participate in the same proportion that the amount of insurance under this policy bears to the total amount of both policies, for the remainder of the loss.**

2. **If there is a flood insurance policy in the name of a unit owner that covers the same loss as this policy, then this policy will be primary.**

D. AMENDMENTS, WAIVERS, ASSIGNMENT

This policy cannot be changed nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action that we take under the terms of this policy constitutes a waiver of any of our rights. You may assign this policy in writing when you transfer title of your property to someone else except under these conditions:

1. When this policy covers only personal property; or

2. When this policy covers a structure during the course of construction.

E. CANCELLATION OF POLICY BY YOU

1. You may cancel this policy in accordance with the applicable rules and regulations of the NFIP.

2. If you cancel this policy, you may be entitled to a full or partial refund of premium also under the applicable rules and regulations of the NFIP.

F. NON-RENEWAL OF THE POLICY BY US

Your policy will not be renewed:

1. If the community where your covered property is located stops participating in the NFIP, or

2. Your building has been declared ineligible under Section 1316 of the Act.

G. REDUCTION AND REFORMATION OF COVERAGE

1. **If the premium we received from you was not enough to buy the kind and amount of coverage you requested, we will provide only the amount of coverage that can be purchased for the premium payment we received.**

2. The policy can be reformed to increase the amount of coverage resulting from the reduction described in G.1. above the amount that you requested as follows:

   a. Discovery of Insufficient Premium or Incomplete Rating Information Before a Loss.

      (1) **If we discover before you have a flood loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or**

trustee known to us a bill for the required additional premium for the current policy term (or that portion of the current policy term following any endorsement changing the amount of coverage). If you or the mortgagee or trustee pay the additional premium within 30 days from the date of our bill, we will reform the policy to increase the amount of coverage to the originally requested amount effective to the beginning of the current policy term (or subsequent date of any endorsement changing the amount of coverage).

(2) If we determine before you have a flood loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information within 60 days of our request. Once we determine the amount of additional premium for the current policy term, we will follow the procedure in G.2.a.(1) above.

(3) If we do not receive the additional premium (or additional information) by the date it is due, the amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

b. Discovery of Insufficient Premium or Incomplete Rating Information After a Loss.

(1) If we discover after you have a flood loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current and the prior policy terms. If you or the mortgagee or trustee pay the additional premium within 30 days of the date of our bill, we will reform the policy to increase the amount of coverage to the originally requested amount effective to the beginning of the prior policy term.

(2) If we discover after you have a flood loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information before your claim can be paid. Once we determine the amount of additional premium for the current and prior policy terms, we

will follow the procedure in G.2.b.(1) above.

(3) If we do not receive the additional premium by the date it is due, your flood insurance claim will be settled based on the reduced amount of coverage. The amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

3. However, if we find that you or your agent intentionally did not tell us, or falsified, any important fact or circumstance or did anything fraudulent relating to this insurance, the provisions of Condition B. Concealment or Fraud and Policy Voidance above apply.

H. POLICY RENEWAL

1. This policy will expire at 12:01 a.m. on the last day of the policy term.
2. We must receive the payment of the appropriate renewal premium within 30 days of the expiration date.
3. If we find, however, that we did not place your renewal notice into the U.S. Postal Service, or if we did mail it, we made a mistake, e.g., we used an incorrect, incomplete, or illegible address, which delayed its delivery to you before the due date for the renewal premium, then we will follow these procedures:
   a. If you or your agent notified us, not later than 1 year after the date on which the payment of the renewal premium was due, of nonreceipt of a renewal notice before the due date for the renewal premium, and we determine that the circumstances in the preceding paragraph apply, we will mail a second bill providing a revised due date, which will be 30 days after the date on which the bill is mailed.
   b. If we do not receive the premium requested in the second bill by the revised due date, then we will not renew the policy. In that case, the policy will remain as an expired policy as of the expiration date shown on the Declarations Page.
4. In connection with the renewal of this policy, we may ask you during the policy term to re-certify, on a Recertification Questionnaire that we will provide you, the rating information used to rate your most recent application for or renewal of insurance.

I. CONDITIONS SUSPENDING OR RESTRICTING INSURANCE

We are not liable for loss that occurs while there is a hazard that is increased by any means within your control or knowledge.

J. REQUIREMENTS IN CASE OF LOSS

In case of a flood loss to insured property, you must:

1. Give prompt written notice to us;

2. As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it;

3. Prepare an inventory of damaged personal property showing the quantity, description, actual cash value, and amount of loss. Attach all bills, receipts and related documents;

4. Within 60 days after the loss, send us a proof of loss, which is your statement of the amount you are claiming under the policy signed and sworn to by you, and which furnishes us with the following information:

a. The date and time of loss;

b. A brief explanation of how the loss happened;

c. Your interest (for example, "owner") and the interest, if

any, of others in the damaged property;

d. Details of any other insurance that may cover the loss;

e. Changes in title or occupancy of the insured property during the term of the policy;

f. Specifications of damaged insured buildings and detailed repair estimates;

g. Names of mortgagees or anyone else having a lien, charge, or claim against the insured property;

h. Details about who occupied any insured building at the time of loss and for what purpose; and

i. The inventory of damaged personal property described in J.3. above.

5. In completing the proof of loss, you must use your own judgment concerning the amount of loss and justify that amount.

6. You must cooperate with the adjuster or representative in the investigation of the claim.

7. The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you complete it. However, this is a matter of courtesy only, and you must still send us a proof of loss within sixty days after the loss even if the adjuster does not furnish the form or help you complete it.

8. We have not authorized the adjuster to approve or disapprove claims or to tell you whether we will approve your claim.

9. At our option, we may accept the adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages you sustained. You must sign the adjuster's report. At our option, we may require you to swear to the report.

K. OUR OPTIONS AFTER A LOSS

Options that we may, in our sole discretion, exercise after loss include the following:

1. At such reasonable times and places that we may designate, you must:

   a. Show us or our representative the damaged property;

   b. Submit to examination under oath, while not in the presence of another insured, and sign the same; and

   c. Permit us to examine and make extracts and copies of:

      (1) Any policies of property insurance insuring you against loss and the deed establishing your ownership of the insured real property;

      (2) Condominium association documents including the Declarations of the condo-

minium, its Articles of Association or Incorporation, Bylaws, and rules and regulations; and

(3) All books of accounts, bills, invoices and other vouchers, or certified copies pertaining to the damaged property if the originals are lost.

2. We may request, in writing, that you furnish us with a complete inventory of the lost, damaged, or destroyed property, including:

a. Quantities and costs;

b. Actual cash values or replacement cost (whichever is appropriate);

c. Amounts of loss claimed;

d. Any written plans and specifications for repair of the damaged property that you can make reasonably available to us; and

e. Evidence that prior flood damage has been repaired.

3. If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may:

a. Repair, rebuild, or replace any part of the lost, damaged, or destroyed property with material or property of like kind and quality or its functional equivalent; and

b. Take all or any part of the damaged property at the value we agree upon or its appraised value.

L. NO BENEFIT TO BAILEE

No person or organization, other than you, having custody of covered property will benefit from this insurance.

M. LOSS PAYMENT

1. We will adjust all losses with you. We will pay you unless some other person or entity is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss (or within 90 days after the insurance adjuster files an adjuster's report signed and sworn to by you in lieu of a proof of loss) and:

a. We reach an agreement with you;

b. There is an entry of a final judgment; or

c. There is a filing of an appraisal award with us, as provided in VIII.P.

2. If we reject your proof of loss in whole or in part you may:

a. Accept such denial of your claim;

b. Exercise your rights under this policy; or

c. File an amended proof of loss as long as it is filed within 60 days of the date of the loss.

N. ABANDONMENT

You may not abandon damaged or undamaged insured property to us.

O. SALVAGE

We may permit you to keep damaged insured property after a loss, and we will reduce the amount of the loss proceeds payable to you under the policy by the value of the salvage.

P. APPRAISAL

If you and we fail to agree on the actual cash value or, if applicable, replacement cost of the damaged property so as to determine the amount of loss, then either may demand an appraisal of the loss. In this event, you and we will each choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the State where the insured property is located. The appraisers will separately state the actual cash value, the replacement cost,

and the amount of loss to each item. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of actual cash value and loss, or if it applies, the replacement cost and loss.

Each party will:

1. Pay its own appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

Q. MORTGAGE CLAUSE

The word "mortgagee" includes trustee.

Any loss payable under Coverage A—Building will be paid to any mortgagee of whom we have actual notice, as well as any other mortgagee or loss payee determined to exist at the time of loss, and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

1. Notifies us of any change in the ownership or occupancy, or substantial change in risk, of which the mortgagee is aware;
2. Pays any premium due under this policy on demand if you have neglected to pay the premium; and
3. Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All of the terms of this policy apply to the mortgagee.

The mortgagee has the right to receive loss payment even if the mortgagee has started foreclosure or similar action on the building.

If we decide to cancel or not renew this policy, it will continue in effect for the benefit of the mortgagee only for 30 days after we notify the mortgagee of the cancellation or non-renewal.

If we pay the mortgagee for any loss and deny payment to you, we are subrogated to all the rights of the mortgagee granted under the mortgage on the property. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

R. SUIT AGAINST US

You may not sue us to recover money under this policy unless you have complied with all the requirements of the policy. If you do sue, you must start the suit within one year of the date of the written denial of all or part of the claim and you must file the suit in the United States District Court of the district in which the insured property was located at the time of loss. This requirement applies to any claim that you may have under this policy and to any dispute that you may have arising out of the handling of any claim under the policy.

S. SUBROGATION

Whenever we make a payment for a loss under this policy, we are subrogated to your right to recover for that loss from any other person. That means that your right to recover for a loss that was partly or totally caused by someone else is automatically transferred to us, to the extent that we have paid you for the loss. We may require you to acknowledge this transfer in writing. After the loss, you may not give up our right to recover this money or do anything that would prevent us from recovering it. If you make any claim against any person who caused your loss and recover any money, you must pay us back first before you may keep any of that money.

T. CONTINUOUS LAKE FLOODING

1. If an insured building has been flooded by rising lake waters continuously for 90 days or more and it appears reasonably certain that a continuation of this flooding will result in a covered loss to the insured building equal to or greater than the building policy limits plus the deductible or the maximum payable under the policy for any one building loss, we will pay you the lesser of these two amounts without waiting for the further damage to occur if you sign a release agreeing:
   a. To make no further claim under this policy;
   b. Not to seek renewal of this policy;
   c. Not to apply for any flood insurance under the Act for property at the described location; and
   d. Not to seek a premium refund for current or prior terms.

   If the policy term ends before the insured building has been flooded continuously for 90 days, the provisions of this paragraph T.1. will apply as long as the insured building suffers a covered loss before the policy term ends.

2. If your insured building is subject to continuous lake flooding from a closed basin lake, you may elect to file a claim under either paragraph T.1. above or this paragraph T.2. (A "closed basin lake" is a natural lake from which water leaves primarily through evaporation and whose surface area now exceeds or has exceeded one square mile at any time in the recorded past. Most of the nation's closed basin lakes are in the western half of the United States, where annual evaporation exceeds annual precipitation and where lake levels and surface areas are subject to considerable fluctuation due to wide variations in the climate. These lakes may overtop their basins on rare occasions.) Under this paragraph T.2., we will pay your claim as if the building is a total loss even though it has not been continuously inundated for 90 days, subject to the following conditions:

a. Lake flood waters must damage or imminently threaten to damage your building.

b. Before approval of your claim, you must:

(1) Agree to a claim payment that reflects your buying back the salvage on a negotiated basis; and

(2) Grant the conservation easement contained in FEMA's "Policy Guidance for Closed Basin Lakes," to be recorded in the office of the local recorder of deeds. FEMA, in consultation with the community in which the property is located, will identify on a map an area or areas of special consideration (ASC) in which there is a potential for flood damage from continuous lake flooding. FEMA will give the community the agreed-upon map showing the ASC. This easement will only apply to that portion of the property in the ASC. It will allow certain agricultural and recreational uses of the land. The only structures that it will allow on any portion of the property within the ASC are certain simple agricultural and recreational structures. If any of these allowable structures are insurable buildings under the NFIP and are insured under the NFIP, they will not be eligible for the benefits of this paragraph T.2. If a U.S. Army Corps of Engineers certified flood control project or otherwise certified flood control project later protects the property, FEMA will, upon request, amend the ASC to remove areas protected by those projects. The restrictions of the easement will then no longer apply to any portion of the property removed from the ASC; and

(3) Comply with paragraphs T.1.a. through T.1.d. above.

c. Within 90 days of approval of your claim, you must move your building to a new location outside the ASC. FEMA will give you an additional 30 days to move if you show there is sufficient reason to extend the time.

d. Before the final payment of your claim, you must acquire an elevation certificate and a floodplain development permit from the local floodplain administrator for the new location of your building.

e. Before the approval of your claim, the community having jurisdiction over your building must:

(1) Adopt a permanent land use ordinance, or a temporary moratorium for a period not to exceed 6 months to be followed immediately by a permanent land use ordinance, that is consistent with the provisions specified in the easement required in paragraph T.2.b. above;

(2) Agree to declare and report any violations of this ordinance to FEMA so that under Sec. 1316 of the National Flood Insurance Act of 1968, as amended, flood insurance to the building can be denied; and

(3) Agree to maintain as deed-restricted, for purposes compatible with open space or agricultural or recreational use only, any affected property the community acquires an interest in. These deed restrictions must be consistent with the provisions of paragraph T.2.b. above, except that, even if a certified project protects the property, the land use restrictions continue to apply if the property was acquired under the Hazard Mitigation Grant Program or the Flood Mitigation Assistance Program. If a non-profit land trust organization receives the property as a donation, that organization must maintain the property as deed-restricted, consistent with the provisions of paragraph T.2.b. above.

f. Before the approval of your claim, the affected State must take all action set forth in FEMA's "Policy Guidance for Closed Basin Lakes."

g. You must have NFIP flood insurance coverage continuously in effect from a date established by FEMA until you file a claim under this paragraph T.2. If a subsequent owner buys NFIP insurance that goes into effect within 60 days of the date of transfer of title, any gap in coverage during that 60-day period will not be a violation of this continuous coverage requirement. For the purpose of honoring a claim under this

paragraph T.2., we will not consider to be in effect any increased coverage that became effective after the date established by FEMA. The exception to this is any increased coverage in the amount suggested by your insurer as an inflation adjustment.

h. This paragraph T.2. will be in effect for a community when the FEMA Regional Director for the affected region provides to the community, in writing, the following:

(1) Confirmation that the community and the State are in compliance with the conditions in paragraphs T.2.e. and T.2.f. above, and

(2) The date by which you must have flood insurance in effect.

U. DUPLICATE POLICIES NOT ALLOWED

1. We will not insure your property under more than one NFIP policy.

If we find that the duplication was not knowingly created, we will give you written notice. The notice will advise you that you may choose one of several options under the following procedures:

a. If you choose to keep in effect the policy with the earlier effective date, you may also choose to add the coverage limits of the later policy to the limits of the earlier policy. The change will become effective as of the effective date of the later policy.

b. If you choose to keep in effect the policy with the later effective date, you may also choose to add the coverage limits of the earlier policy to the limits of the later policy. The change will be effective as of the effective date of the later policy.

In either case, you must pay the pro rata premium for the increased coverage limits within 30 days of the written notice. In no event will the resulting coverage limits exceed the permissible limits of coverage under the Act or your insurable interest, whichever is less. We will make a refund to you, according to applicable NFIP rules, of the premium for the policy not being kept in effect.

2. The insured's option under this Condition U. Duplicate Policies Not Allowed to elect which NFIP policy to keep in effect does not apply when duplicates have been knowingly created. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the earlier policy. The policy with the later effective date must be canceled.

V. LOSS SETTLEMENT

1. Introduction

This policy provides three methods of settling losses: Replacement Cost, Special Loss Settlement, and Actual Cash Value. Each method is used for a different type of property, as explained in a.–c. below.

a. Replacement Cost Loss Settlement described in V.2. below applies to buildings other than manufactured homes or travel trailers.

b. Special Loss Settlement described in V.3. below applies to a residential condominium building that is a travel trailer or a manufactured home.

c. Actual Cash Value loss settlement applies to all other property covered under this policy, as outlined in V.4. below.

2. Replacement Cost Loss Settlement

a. We will pay to repair or replace a damaged or destroyed building, after application of the deductible and without deduction for depreciation, but not more than the least of the following amounts:

(1) The amount of insurance in this policy that applies to the building;

(2) The replacement cost of that part of the building damaged, with materials of like kind and quality, and for like occupancy and use; or

(3) The necessary amount actually spent to repair or replace the damaged part of the building for like occupancy and use.

b. We will not be liable for any loss on a Replacement Cost

Coverage basis unless and until actual repair or replacement of the damaged building or parts thereof, is completed.

c. If a building is rebuilt at a location other than the described location, we will pay no more than it would have cost to repair or rebuild at the described location, subject to all other terms of Replacement Cost Loss Settlement.

3. Special Loss Settlement

a. The following loss settlement conditions apply to a residential condominium building that is: (1) a manufactured home or a travel trailer, as defined in II.B.6.b. and c., and (2) at least 16 feet wide when fully assembled and has at least 600 square feet within its perimeter walls when fully assembled.

b. If such a building is totally destroyed or damaged to such an extent that, in our judgment, it is not economically feasible to repair, at least to its pre-damaged condition, we will, at our discretion, pay the least of the following amounts:

(1) The lesser of the replacement cost of the manufactured home or travel trailer or 1.5 times the actual cash value; or

(2) The Building Limit of liability shown on your Declarations Page.

c. If such a manufactured home or travel trailer is partially damaged and, in our judgment, it is economically feasible to repair it to its pre-damaged condition, we will settle the loss according to the Replacement Cost Loss Settlement conditions in V.2. above.

4. Actual Cash Value Loss Settlement

a. The types of property noted below are subject to actual cash value loss settlement:

(1) Personal property;

(2) Insured property abandoned after a loss and that remains as debris at the described location;

(3) Outside antennas and aerials, awnings, and other outdoor equipment;

(4) Carpeting and pads;

(5) Appliances; and

(6) A manufactured home or mobile home or a travel trailer as defined in II.B.6.b. or c. that does not meet the conditions for Special Loss Settlement in V.3. above.

b. We will pay the least of the following amounts:

(1) The applicable amount of insurance under this policy;

(2) The actual cash value (as defined in II.B.2.); or

(3) The amount it would cost to repair or replace the property with material of like kind and quality within a reasonable time after the loss.

IX. LIBERALIZATION CLAUSE

If we make a change that broadens your coverage under this edition of our policy, but does not require any additional premium, then that change will automatically apply to your insurance as of the date we implement the change, provided that this implementation date falls within 60 days before or during the policy term stated on the Declarations Page.

X. WHAT LAW GOVERNS

This policy and all disputes arising from the handling of any claim under the policy are governed exclusively by the flood insurance regulations issued by FEMA, the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001, *et seq.*), and Federal common law.

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement.

Roy E. Wright
Deputy Associate Administrator
FEMA's Federal Insurance and Mitigation Administration

CLAIM GUIDELINES IN CASE OF A FLOOD

If you have questions, consult your insurance agent or call the National Flood Insurance Program (NFIP) toll-free at 1-800-638-6620 or on the TDD line at 1-800-447-9487.

Know your insurance representative's name and telephone number. List them here for fast reference:

Insurance Agent _____

Agent's Phone Number _____

- Notify us or your agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.

F-144 (OCT. 2015)

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 Flood Map Service Center (MSC) website (http://msc.fema.gov). The MSC is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP).

A. Types of Flood Maps

FEMA produces 2 types of maps for rating flood insurance. For detailed information, refer to *Answers to Questions About the NFIP* (F-084).

1. Flood Hazard Boundary Map (FHBM) – Initial flood hazard identification generally used for Emergency Program communities.

2. Flood Insurance Rate Map (FIRM) – Generally used for Regular Program communities. Some Regular Program communities may use a map originally published as an FHBM; however, a letter will accompany the map in conjunction with conversion to the Regular Program stating that the map is to be considered a FIRM.

   Countywide FIRMs are official sources of flood risk data for several communities that supersede all previous versions of the FEMA flood hazard maps for the communities covered. Countywide FIRMs show flooding information for the entire geographic area of a county, including the incorporated communities within the county.

B. Map Information

The date of the current effective map version for a community can be obtained by calling the appropriate community official or by calling the National Flood Insurance Program (NFIP) office at the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date. (See FIRM panel example at the end of this section.)

1. The maps may have 1 panel or multiple panels. Most Z-fold maps have multiple panels. Flat maps generally consist of only 1 panel.

2. For multiple-panel maps, individual panels are identified on a community map index.

3. Panel numbers are listed for that community's map in numerical sequence. FHBMs and FIRMs are drawn to show:
   - Community boundaries;
   - Special Flood Hazard Areas (SFHAs); *and*
   - Areas not included in a community's map. A community may be physically located within the overall geographical area, but actually stand on its own as a separate community. Therefore, this community would be shown on a separate map.

4. Each panel has a panel number and community number. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

   Example: Monterey County, CA 060195-1025 (The first 2 digits of the number identify the state and the next 4 digits identify the community. The last 4 digits identify the map panel.)

5. Most FIRMs also show:
   - Flood Zones;
   - Base Flood Elevations; *and/or*
   - Base Flood Depths.

C. Communities with Unpublished Maps

These are communities without formally identified SFHAs that chose to have flood insurance coverage available even though the local flooding problems are too small to map. For any such community in the Regular Program, all areas within that community are treated as Zone C or X.

D. Unmapped Areas in Communities with Maps

The flood hazards for some areas within mapped communities remain undetermined and are unmapped. These unmapped areas are to be treated as Zone D. The designation of Zone D can also be used for rating when a community incorporates portions of another community's area where no map has been prepared.

II. MAP ZONES

A. Special Flood Hazard Areas

1. Zone A

   The lowest floor elevation is required and the Base Flood Elevations (BFEs) are not provided.

2. Zones A1–A30

   The lowest floor elevation is required and the BFEs are provided.

3. Zone AE

   Used in place of A1–A30 on some maps.

4. Zone AH

   Shallow water depths (ponding) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are provided.

5. Zone AO

   Shallow water paths (sheet flow) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are not provided. Base flood depths may be provided.

6. Zone A99

   Enough progress has been made on a protective system such as dikes, dams, and levees to consider it complete for insurance rating purposes. BFEs are not provided. For the purpose of determining Community Rating System (CRS) premium discounts, all AR and A99 Zones are treated as non-SFHAs.

7. Zone AR

   Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection. For the purpose of determining CRS premium discounts, all AR and A99 Zones are treated as non-SFHAs.

8. Zones AR/AE, AR/AH, AR/AO, AR/A1–A30, AR/A

   Dual flood zones that, because of flooding from other water sources that the flood protection system does not contain, will continue to be subject to flooding after the flood protection system is adequately restored. For the purpose of determining CRS premium discounts, all AR and A99 Zones are treated as non-SFHAs.

9. Zone V

   An area that is inundated by tidal floods with velocity (coastal high hazard area). BFEs are not provided.

10. Zones V1–V30

    Identical to V Zone, but BFEs are provided.

11. Zone VE

    Used in place of V1–V30 on some maps.

B. Moderate, Minimal Hazard Areas

1. Zones B, C, and X

   Areas of moderate or minimal hazard subject to flooding from severe storm activity or local drainage problems. These zones may be lightly shaded or unshaded on the FIRM. Zone X is the designation for B and C Zones and is used in place of these zones on some maps.

2. Zone D

   An area where the flood hazard is undetermined and which usually is very sparsely populated. The designation of Zone D can also be used for rating when a community incorporates portions of another community's area where no map has been prepared. In addition, if the map shows an area as being unmapped, use Zone D.

III. LOCATING A SPECIFIC PROPERTY ON A MAP

- Check the map index to identify the correct map panel.
- Directly locate the property by the address or other information. It may help to compare the FHBM or FIRM to a more detailed map, such as an assessor's map or a community street map.
- Note the map color where the property is located. On FHBMs and FIRMs, areas darkly shaded are the SFHAs. On an FHBM, no other zone data may be given. On a FIRM, zones are also given an alpha designation. The entire area within the boundaries indicated for a zone carries that specific zone designation.
- BFEs in SFHA zones (A1–A30 [or AE], AH, V1–V30 [or VE]) are shown within wavy lines. In some SFHA zones, where the BFE does not vary within the entire zone, the BFE is indicated in parentheses. If required by terrain, a BFE for the property may be interpolated using the closest BFE indicators. In this case, it is important to document the finding.

IV. CHANGING OR CORRECTING A FLOOD MAP

There are 3 procedures:

A. Letter of Map Amendment (LOMA)

If the applicant/insured believes that the requirement to purchase flood insurance was made in error and there is evidence that the building is not in the SFHA on the effective FIRM, the applicant/insured may apply for a LOMA.

A LOMA is a determination made by FEMA for property and/or building as to whether it is located within the SFHA. LOMA determinations are based on the following:

- Comparing the location of the property to the SFHA.
- Comparing the elevation of the property to the 1-percent-annual-chance flood elevation.

If, after plotting the location on the FIRM, the FEMA examiner finds that the property and/or building is not shown in the SFHA, then the Determination will be "Out As Shown" rather than "Removed." The FEMA Out-As-Shown Determination will state that the property or building is correctly shown outside the SFHA and, therefore, the mandatory flood insurance requirement does not apply.

An Out-As-Shown Determination does not require elevations. The minimum requirements to make an Out-As-Shown Determination are as follows:

- A photocopy of the FIRM panel (including the title block) that shows the area in which the property is located.
- Section A of the MT-EZ form, which is found in the MT-EZ application package and can be obtained from the FEMA website at https://www.fema.gov/media-library/assets/documents/8001, or by calling the toll-free number listed below.
- A copy of the subdivision Plat Map of the area, showing the recordation data (i.e., Book/Volume and Page numbers) and containing the recorder's seal.

OR

- A copy of the deed for the property, showing the recordation information (i.e., Book/Volume and Page numbers) and containing the recorder's seal, accompanied by a tax assessor's or other suitable map showing the surveyed location of the property and at least 2 street intersections that are also shown on FEMA's FIRM.

In some cases, additional information may be required to make a determination.

Questions about LOMAs may be directed to the FEMA Map Information eXchange (FMIX) toll-free information line at 1-877-FEMA-MAP (1-877-336-2627).

B. Letter of Map Revision (LOMR)

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs must be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. A LOMR is usually followed by a physical map revision.

C. Physical Map Revision

A physical map revision is an official republication of a map to effect changes to flood insurance zones, floodplain delineations, flood elevations, floodways, and planimetric features.

The community's chief executive officer can submit scientific and technical data to FEMA to support the request for a map revision. The data will be analyzed, and the map will be revised if warranted.

NOTE: To verify past rating determinations and to establish floodplain management compliance requirements, old maps should be retained.

V. FLOOD HAZARD PRODUCTS

Flood maps and related products can be ordered through the FEMA MSC website (http://msc.fema.gov) free of charge. All other related products can be found with the integrated Search All Products feature that allows users to find and download all products for a geographic area. The enhanced Search By Address feature enables download of FIRMs and Letters of Map Change directly from the search results page.

For questions regarding the MSC website or other flood-mapping-related questions, please visit the self-service options on the website or contact a Map Specialist with FMIX by calling the toll-free number, 1-877-336-2627, from 8:00 a.m. to 6:30 p.m., Monday through Friday.

Legend

- 1% annual chance (100-Year) Floodplain
- 1% annual chance (100-Year) Floodway
- 0.2% annual chance (500-Year) Floodplain

APPROXIMATE SCALE IN FEET

500 250 0 500

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

CITY OF
SARASOTA,
FLORIDA
SARASOTA COUNTY

PANEL 13 OF 14
(SEE MAP INDEX FOR PANELS NOT PRINTED)

REVISED TO
REFLECT LOMR
EFFECTIVE: October 22, 2014

MAP NUMBER
125150 0013 B

MAP REVISED:
FEBRUARY 15, 1984

Federal Emergency Management Agency

PROVISIONAL RATING

I. GENERAL DESCRIPTION

Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate (EC). It is expected that an EC will be secured and full-risk rating completed within 60 days of the policy effective date. Failure to obtain the EC could result in reduced coverage limits at the time of a loss. A sample rate questionnaire and a sample notice to the policyholders informing them of their obligations under a provisionally rated policy are included in this section.

Provisional rates may be used in writing new business flood policies. All provisionally rated policies are subject to the effective date rules.

II. ELIGIBILITY REQUIREMENTS

Provisional rating is available only for newly insured risks meeting all of the following criteria:

- Post-FIRM;
- 1–4 family residential buildings; *and*
- Property located in either
  - Zones AE, A1–A30, AO, or AH, *or*
  - Zone A where the community provides Base Flood Elevations (BFEs).

Manufactured (mobile) homes are not eligible.

Policies written with provisional rates cannot be renewed or rewritten with provisional rates. In addition, an insured who has purchased a provisionally rated policy on a given property may not purchase another provisionally rated policy on that same property.

III. REFORMATION

While provisionally rated policies may remain in effect for up to 1 year, full-risk rating must be accomplished prior to any claim payment, should there be a loss.

A. Limitations

A provisionally rated policy has limited reformation rights.

1. If the insurer receives a valid EC and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any additional premium is due because the full-risk premium is more than the provisional premium, the insured will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring before the EC and additional premium are received. Full-risk rating must be completed before the loss payment is made.

2. If the insurer receives a valid EC and any additional premium due as a result of using full-risk rates more than 60 days after the policy effective date but before a loss occurs, the insured has 2 options. The insured may submit the additional premium for the entire policy term, in which case the coverage limits on the declarations page will be in force from the effective date. Alternatively, the insured may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will apply only to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.

3. If neither (1) nor (2) above applies, full-risk rates must be determined before any loss payment will be made. If the full-risk premium is more than the provisional premium, the coverage limits will be less than those shown on the declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the full-risk rates. If the insured wants to increase the reduced coverage limits, a 30-day waiting period will apply to the additional coverage.

   In all instances, if the full-risk premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

B. Endorsement Procedure

A provisionally rated policy may not be endorsed to increase coverage until the policy has been reformed to a full-risk rated policy. At that time, all standard endorsement rules apply (e.g., 30-day wait). In order to reform the rating method of a provisionally rated policy, the agent/producer should submit a general change request along with the necessary documentation. Any additional premium due must be calculated and submitted at that time. The reason for change should be listed as “reforming from provisional to full-risk rating.”

IV. NOTIFICATION REQUIREMENTS

When a policy is issued using provisional rating, along with the declarations page, a notice will be provided to the insured, the agent/producer, and the lender (if applicable) that explains the nature of the coverage, the limited reformation rights, and the expectation that

full-risk rating will be accomplished. See the sample notice at the end of this section.

V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE

A. General Directions

The Provisional Rating Questionnaire, shown on page PR 3, is for Post-FIRM properties in zones A with BFE, AE, A1–A30, AO, and AH where there is no EC at the point of sale. Eligibility is restricted to 1–4 family buildings. The questionnaire must be completed and submitted with the Flood Insurance Application.

The following are instructions for completing the questionnaire.

1. Enter the applicant's name and the property address, city, state, and ZIP Code.
2. Enter the policy number, if known.
3. Enter the policy effective date and policy expiration date (month/day/year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application listed on the Flood Insurance Application.
4. For questions 1–4 on the Provisional Rating Questionnaire, start with question 1 and proceed until a question is answered affirmatively. That will indicate the foundation type that is to be used in selecting the rate from the table.
5. Complete the Flood Insurance Application and Provisional Rates Questionnaire. The answers to questions 1–4 will determine the rates to calculate the premiums on the Flood Insurance Application.

NOTE: Deductibles, ICC Premium, CRS Premium Discount, Reserve Fund Assessment, Probation Surcharge, Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge, and Federal Policy Fee affect the Total Amount Due for provisionally rated policies.

B. Guidance for Determining Building Elevated on Fill

For the purposes of this questionnaire, the following questions are provided to help correctly determine whether a building has been elevated on fill.

1. Is the building built on a mound of earth? An indication could be that the land slopes significantly down away from the building in the front and rear, or the driveway slopes significantly down toward the street.
2. Is the front door threshold at least 3 feet above the crown of the street?
3. Do steps up from the street to the house result in at least a 3-foot rise?
4. Is the lower floor of the house at least 2 feet above the floor of the garage?

If the answer to any of the above is "yes," indicate "yes" for question 2 on the questionnaire.

NATIONAL FLOOD INSURANCE PROGRAM
PROVISIONAL RATING QUESTIONNAIRE

1–4 Family Post-FIRM Zones A with BFE[1], AE, A1–A30, AO, and AH

(To be attached to the Flood Insurance Application)

NAME _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ POLICY PERIOD IS FROM _____ TO _____

CITY _____ STATE _____ ZIP CODE _____

Answer the questions below. Use the rates associated with the first "yes" response. These rates are to be used on the Flood Insurance Application.

Yes	No	
☐	☐	1. Is there a basement or subgrade crawlspace?
☐	☐	2. Is the house built on fill[2] or with a crawlspace or solid perimeter foundation walls?
☐	☐	3. Is the house elevated on pilings, piers, columns, or parallel shear walls? If yes, determine whether there is an enclosed area underneath the building.
☐	☐	4. Were the answers to the previous questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE		CONTENTS LOCATION			
	1 Floor (No Basement)	More Than 1 Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only – Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above[3] Ground Level – More Than 1 Full Floor
Basement or Subgrade Crawlspace		3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00
Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
Piles, Piers, Columns, or Parallel Shear Walls						
With Enclosure	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
No Enclosure	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
Slab on Natural Grade	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00

1 Provisional rates can be used in Unnumbered A Zones only where communities provide BFEs.
2 For information on how to determine whether a house is built on fill, see the guidelines on page PR 2.
3 The "Above Ground Level – More Than 1 Full Floor" rates are applicable to 2–4 family buildings only.

NOTE: The ICC Premium is $5 for residential coverage up to $230,000 and $4 for coverage over $230,000. The Reserve Fund Assessment is 15%, and the Federal Policy Fee is $50. Add either a $25.00 or a $250.00 surcharge to the premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). The HFIAA surcharge is $25.00 for policies covering primary residences, including contents-only policies. For all other policies, the HFIAA surcharge is $250.00. If applicable, also add the $50 Probation Surcharge.

VI. PROVISIONAL RATING EXAMPLE

REGULAR PROGRAM, POST-FIRM CONSTRUCTION

Essential Data to Determine Appropriate Rates and Premium:

REGULAR PROGRAM:

- Flood Zone: A with BFE, AE, A1–A30, AO, or AH
- Occupancy: Single-Family Dwelling
- Number of Floors: 3 or More Floors
- Basement/Enclosure: Basement
- Deductible: $3,000/$2,000
- Deductible Factor: .900
- Contents Location: Basement and Above
- Date of Construction: Post-FIRM
- Elevation Difference: N/A
- Floodproofed (Yes/No): No
- Building Coverage: $250,000
- Contents Coverage: $100,000
- ICC Premium: $5
- CRS Rating: N/A
- CRS Discount: N/A
- Reserve Fund Assessment $1,061
- Probation Surcharge: $50
- HFIAA Surcharge: Primary Residence $25
- Federal Policy Fee $50

DETERMINED RATES:

Building: 3.00 / 2.00 Contents: 3.00 / 2.00

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): $

DEDUCTIBLE: BUILDING $ 3,000 CONTENTS $ 2,000

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/ INCREASE	
BUILDING	$250,000	$60,000	3.00	$1,800	$190,000	2.00	$3,800	–$560	$5,040
CONTENTS	$100,000	$25,000	3.00	$750	$75,000	2.00	$1,500	–$225	$2,025

RATE CATEGORY: ☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD: ☐ CHECK ☐ CREDIT CARD ☐ OTHER: _____

ANNUAL SUBTOTAL	$7,065
ICC PREMIUM	$5
SUBTOTAL	$7,070
CRS PREMIUM DISCOUNT ____ %	$0
SUBTOTAL	$7,070
RESERVE FUND ____ %	$1,061
SUBTOTAL	$8,131
PROBATION SURCHARGE	$50
HFIAA SURCHARGE	$25
FEDERAL POLICY FEE	$50
TOTAL AMOUNT DUE	**$8,256**

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER _____ /_____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) _____ /_____ /_____ DATE (MM/DD/YYYY)

PREMIUM CALCULATION:

1. Multiply Rate × $100 of Coverage: Building: $5,600 / Contents: $2,250
2. Apply Deductible Factor: Building: .900 × $5,600 = $5,040 / Contents: .900 × $2,250 = $2,025
3. Premium Reduction: Building: $5,600 – $5,040 = $560 / Contents: $2,250 – $2,025 = $225
4. Subtotal: $7,065
5. Add ICC Premium: $5
6. Subtotal: $7,070
7. Subtract CRS Discount: N/A
8. Subtotal: $7,070
9. Add Reserve Fund Assessment: $1,061 (15%)
10. Subtotal: $8,131
11. Add Probation Surcharge: $50
12. Add HFIAA Surcharge: $25
13. Add Federal Policy Fee: $50
14. **Total Amount Due: $8,256**

SAMPLE NOTICE TO ACCOMPANY PROVISIONALLY RATED POLICIES

At the request of you and your agent/producer, the enclosed Standard Flood Insurance Policy has been issued using provisional rates because an Elevation Certificate was not available at the time of application. An Elevation Certificate is necessary to determine a premium that accurately reflects the flood risk (i.e., full-risk rates). By accepting this provisionally rated policy, you agree to submit an Elevation Certificate and the required photographs within 60 days of your policy becoming effective. Failure to comply with this requirement may result in lower coverage limits than those shown on the enclosed declarations page and may affect other aspects of your coverage. This policy is issued for a 1-year term and cannot be renewed using provisional rates.

It is likely that after you submit a valid Elevation Certificate, the resulting full-risk premium will be determined to be lower than the provisional premium. In that case, you will receive a refund of the difference for the policy term.

If the full-risk premium is determined to be higher, the following rules apply:

(1) If we receive from you a valid Elevation Certificate and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any additional premium is due because the full-risk premium is more than the provisional premium, you will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring before we receive the Elevation Certificate and additional premium. Full-risk rating will be completed before the loss payment is made.

(2) If we receive from you a valid Elevation Certificate and any additional premium due as a result of using full-risk rates more than 60 days after the policy effective date but before a loss occurs, you have 2 options. You may submit the additional premium for the entire policy term, in which case the coverage limits on the enclosed declarations page will be in force from the effective date. Alternatively, you may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will only apply to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.

(3) If neither (1) nor (2) above applies, full-risk rates must be determined before any loss payment will be made. If the full-risk premium is more than the provisional premium, the coverage limits will be less than those shown on the enclosed declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the full-risk rates. If you want to increase your reduced coverage limits, a 30-day waiting period will apply to the additional coverage.

    In all instances, if the full-risk premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

If you have any questions, please contact your insurance agent/producer for assistance.

COASTAL BARRIER RESOURCES SYSTEM

The Coastal Barrier Resources Act (Pub. L. 97-348) and the Coastal Barrier Improvement Act of 1990 (Pub. L. 101-591) are Federal laws that were enacted on October 18, 1982, and November 16, 1990, respectively. The legislation was implemented as part of a Department of the Interior (DOI) initiative to minimize loss of human life by discouraging development in high-risk areas, reduce wasteful expenditures of Federal resources, and preserve the ecological integrity of areas Congress designates as a Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs). The laws provide this protection by prohibiting all Federal expenditures or financial assistance, including flood insurance, for residential or commercial development in areas so identified.

The 1990 Act amends the 1982 Act by adding and deleting CBRS areas and by adding OPAs. As a result, revisions are made to the Flood Insurance Rate Maps (FIRMs) for the affected communities. Both of the laws provided 1-year grace periods for the National Flood Insurance Program (NFIP) to comply with the statutory requirements: October 1, 1983, for the 1982 Act and November 16, 1991, for the 1990 Act. The 1-year grace period for the 1990 Act applies only to the OPAs. New CBRS areas established by the 1990 Act have no grace period.

To determine whether a building is eligible for flood insurance coverage, the agent/producer should consult the list of communities where coastal barriers and/or OPAs have been identified. The list is included in this section. The community's map should *always* be reviewed to determine if the property to be insured is located in a designated CBRS area or OPA.

A listing of NFIP Communities that have CBRS areas is available for review on the Federal Emergency Management Agency (FEMA) website at http://www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system. The website page is for information and notification purposes only. The website does not determine flood insurance eligibility or status in relation to a CBRS or an OPA; it merely indicates whether an NFIP Community contains a portion of the CBRS or an OPA. Further study of the FIRM and property location and/or the building's date of construction in relation to the CBRS designation date is necessary to determine whether a specific property is eligible for flood insurance.

Buildings may be eligible for flood insurance even if they are located within such areas. Eligibility depends upon which Act identified that community as having such areas.

Eligibility under the 1982 Act for a building in a CBRS area requires that:

- A legally valid building permit for the construction of the building was issued prior to October 1, 1983; *and*
- The building was built (walled and roofed) prior to October 1, 1983; *and*
- The building was not substantially improved or substantially damaged on or after October 1, 1983.

Eligibility under the 1990 Act for a building in a CBRS area or an OPA requires that:

- For CBRS areas:
  - A legally valid building permit for the construction of the building was issued prior to November 16, 1990; *and*
  - The actual start of construction of the building was prior to November 16, 1990; *and*
  - The building was not substantially improved or substantially damaged on or after November 16, 1990.
- For OPAs:
  - A legally valid building permit for the construction of the building was issued prior to November 16, 1991; *and*
  - A building in an OPA was built (walled and roofed) no later than November 16, 1991; *and*
  - The building was not substantially improved or substantially damaged after November 16, 1991.

OR

  - The building is used in a manner consistent with the purpose for which the area is protected, regardless of the date of construction.

Eligibility under other CBRS amendments is based on the preceding rules applied to the date the insurance prohibition became effective.

When an Application for flood insurance is submitted for buildings located in CBRS and/or OPA communities, the following types of documentation must be submitted as evidence of eligibility by the agent/producer writing through the NFIP Direct:

- For buildings built on or after the date the insurance prohibition became effective, a legible copy of the

current NFIP Community map marked to show the exact location of the building and that the building is not in a CBRS area or an OPA.

- Other forms of acceptable documentation include the following:
  - A letter indicating that the building is not located in a CBRS area or an OPA, signed and dated by a local community official;
  - An EC indicating that the building is not located in a CBRS area or an OPA, signed and dated by a surveyor, an engineer, an architect, or a local community official;
  - A flood zone determination certification indicating that the building is not located in a CBRS area or an OPA, that guarantees the accuracy of the information; *or*
  - A letter from the U.S. Fish & Wildlife Service stating that the building is not located in a CBRS area or an OPA.

- For buildings in CBRS areas and OPAs:
  - A legally valid building permit, or if the building permit was lost or destroyed, a written statement to this effect signed by the community official responsible for the building permits will be accepted in lieu of the building permit; *and*
  - A statement by a responsible community official that:
    - The walls and roof of the building were in place (1982 Act) or the start of construction took place (1990 Act) before the date the insurance prohibition became effective; *and*
    - The building was not substantially improved or substantially damaged on or after the date the insurance prohibition became effective.
  - Other forms of acceptable documentation include the following:
    - First mortgage financing records;
    - Property tax records;
    - Electrical permit records;
    - On-site septic or sewer system records;
    - State Coastal Zone Management Agency records; *and*
    - State Wetlands Program permit records.

- For structures in OPAs only:
  - Certification from the governmental body overseeing the area indicating that a building in an OPA is used in a manner consistent with the purpose for which the area is protected may be submitted in lieu of the above documentation.

If an agent/producer writing through the NFIP Direct is uncertain whether a building is located in a CBRS area or an OPA, the following procedure should be used:

- Do not collect the premium.
- Mark the Application "Possible CBRS."
- Attach a legible copy of the NFIP Community map showing the community number, map suffix, and FIRM date. Mark the risk's location on the FIRM.
- Attach a copy of a plat survey or tax map.
- Provide a copy of a county or municipal street map that shows the area surrounding the property location and has the risk's location clearly marked. Also provide, if available, an aerial photograph that shows the property in question, a metes-and-bounds description of the location, and/or the latitude and longitude of the property.
- Provide a statement explaining the mechanism used to identify whether the property is located inside or outside the CBRS/OPA (e.g., contacted community's tax office).
- Mail all documentation listed above and a legible photocopy of the Application to NFIP Servicing Agent, P.O. Box 29138, Shawnee Mission, KS 66201-9138.

An agent/producer writing through an insurer should contact that insurer for guidance.

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Baldwin County (Uninc. Areas)	AL	015000	Y	Y
Dauphin Island (Town)	AL	010418	Y	Y
Gulf Shores (City)	AL	015005	N	Y
Mobile County (Uninc. Areas)	AL	015008	Y	Y
Orange Beach (City)	AL	015011	N	Y
Branford (Town)	CT	090073	Y	N
Bridgeport (City)	CT	090002	Y	Y
Clinton (Town)	CT	090061	Y	Y
East Lyme (Town)	CT	090096	Y	N
Fenwick (Borough)	CT	090187	Y	N
Groton (City)	CT	090126	Y	N
Groton (Town)	CT	090097	Y	Y
Groton Long Point Association	CT	090167	Y	N
Madison (Town)	CT	090079	Y	N
Milford (City)	CT	090082	Y	Y
New Haven (City)	CT	090084	N	Y
New London (City)	CT	090100	Y	N
Norwalk (City)	CT	090012	Y	Y
Old Lyme (Town)	CT	090103	Y	N
Old Saybrook (Town)	CT	090069	Y	N
Stonington (Borough)	CT	090193	Y	N
Stonington (Town)	CT	090106	Y	N
Stratford (Town)	CT	090016	N	Y
Waterford (Town)	CT	090107	Y	N
West Haven (City)	CT	090092	N	Y
Westbrook (Town)	CT	090070	Y	N
Westport (Town)	CT	090019	Y	Y
Dewey Beach (Town)	DE	100056	Y	N
Fenwick Island (Town)	DE	105084	N	Y
Kent County (Uninc. Areas)	DE	100001	Y	Y
Lewes (City)	DE	100041	N	Y
Little Creek (Town)	DE	100015	N	Y
Rehoboth Beach (City)	DE	105086	Y	Y
Slaughter Beach (Town)	DE	100050	Y	Y
Sussex County (Uninc. Areas)	DE	100029	Y	Y
Bay County (Uninc. Areas)	FL	120004	Y	Y
Bonita Springs (City)	FL	120680	Y	Y
Bradenton Beach (City)	FL	125091	Y	Y
Brevard County (Uninc. Areas)	FL	125092	Y	Y
Cedar Key (City)	FL	120373	Y	Y
Charlotte County (Uninc. Areas)	FL	120061	Y	Y
Clearwater (City)	FL	125096	Y	Y
Collier County (Uninc. Areas)	FL	120067	Y	Y
Cutler Bay (Town)	FL	120218	N	Y
Dania Beach (City)	FL	120034	N	Y
Destin (City)	FL	125158	Y	Y
Dixie County (Uninc. Areas)	FL	120336	Y	N
Dunedin (City)	FL	125103	Y	Y
Escambia County (Uninc. Areas)	FL	120080	Y	Y
Fernandina Beach (City)	FL	120172	N	Y

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Flagler Beach (City)	FL	120087	Y	Y
Flagler County (Uninc. Areas)	FL	120085	Y	Y
Fort Lauderdale (City)	FL	125105	N	Y
Fort Myers Beach (Town)	FL	120673	Y	N
Fort Pierce (City)	FL	120286	Y	Y
Franklin County (Uninc. Areas)	FL	120088	Y	Y
Gulf Breeze (City)	FL	120275	Y	Y
Gulf County (Uninc. Areas)	FL	120098	Y	Y
Hillsborough County (Uninc. Areas)	FL	120112	Y	Y
Hollywood (City)	FL	125113	Y	Y
Indian River County (Uninc. Areas)	FL	120119	Y	Y
Islamorada (Village)	FL	120424	Y	Y
Islandia (City)	FL	120647	Y	Y
Jacksonville (City)	FL	120077	Y	Y
Jupiter (Town)	FL	125119	N	Y
Jupiter Island (Town)	FL	120162	Y	Y
Key Biscayne (Village)	FL	120648	N	Y
Layton (City)	FL	120169	N	Y
Lee County (Uninc. Areas)	FL	125124	Y	Y
Levy County (Uninc. Areas)	FL	120145	Y	Y
Longboat Key (Town)	FL	125126	Y	Y
Malabar (Town)	FL	120024	Y	N
Manatee County (Uninc. Areas)	FL	120153	Y	Y
Marathon (City)	FL	120681	Y	N
Marco Island (City)	FL	120426	Y	Y
Marineland (Town)	FL	120570	Y	N
Martin County (Uninc. Areas)	FL	120161	Y	Y
Melbourne Beach (Town)	FL	125128	N	Y
Mexico Beach (City)	FL	120010	Y	N
Miami (City)	FL	120650	N	Y
Miami-Dade (Uninc. Areas)	FL	120635	Y	Y
Monroe County (Uninc. Areas)	FL	125129	Y	Y
Naples (City)	FL	125130	Y	Y
Nassau County (Uninc. Areas)	FL	120170	N	Y
New Smyrna Beach (City)	FL	125132	Y	N
North Palm Beach (Village)	FL	120217	N	Y
Oak Hill (City)	FL	120624	N	Y
Okaloosa County (Uninc. Areas)	FL	120173	Y	N
Orchid (Town)	FL	120122	N	Y
Palm Beach County (Uninc. Areas)	FL	120192	N	Y
Palmetto Bay (Village)	FL	120687	N	Y
Pasco County (Uninc. Areas)	FL	120230	N	Y
Pensacola Beach–Santa Rosa Island Authority	FL	125138	Y	Y
Pinellas County (Uninc. Areas)	FL	125139	Y	Y
Ponce Inlet (Town)	FL	120312	Y	N
Port St. Joe (City)	FL	120099	Y	N
Port St. Lucie (City)	FL	120287	Y	N
Riviera Beach (City)	FL	125142	N	Y
Sanibel (City)	FL	120402	Y	Y
Santa Rosa County (Uninc. Areas)	FL	120274	Y	Y

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Sarasota (City)	FL	125150	N	Y
Sarasota County (Uninc. Areas)	FL	125144	Y	Y
Sewall's Point (Town)	FL	120164	Y	N
St. Augustine (City)	FL	125145	Y	Y
St. Augustine Beach (City)	FL	125146	N	Y
St. Johns County (Uninc. Areas)	FL	125147	Y	Y
St. Lucie County (Uninc. Areas)	FL	120285	Y	Y
St. Petersburg (City)	FL	125148	N	Y
Titusville (City)	FL	125152	N	Y
Venice (City)	FL	125154	N	Y
Volusia County (Uninc. Areas)	FL	125155	Y	Y
Wakulla County (Uninc. Areas)	FL	120315	Y	N
Walton County (Uninc. Areas)	FL	120317	Y	Y
Brunswick (City)	GA	130093	N	Y
Bryan County (Uninc. Areas)	GA	130016	N	Y
Camden County (Uninc. Areas)	GA	130262	Y	Y
Chatham County (Uninc. Areas)	GA	130030	Y	Y
Darien (City)	GA	130131	N	Y
Glynn County (Uninc. Areas)	GA	130092	Y	Y
Jekyll Island State Park Authority	GA	130201	N	Y
Liberty County (Uninc. Areas)	GA	130123	N	Y
McIntosh County (Uninc. Areas)	GA	130130	N	Y
Cameron Parish (Uninc. Areas)	LA	225194	Y	Y
Grand Isle (Town)	LA	225197	Y	Y
Iberia Parish (Uninc. Areas)	LA	220078	N	Y
Jefferson Parish (Uninc. Areas)	LA	225199	Y	Y
Lafourche Parish (Uninc. Areas)	LA	225202	Y	N
Plaquemines Parish (Uninc. Areas)	LA	220139	Y	Y
St. Bernard Parish (Uninc. Areas)	LA	225204	Y	Y
St. Mary Parish (Uninc. Areas)	LA	220192	Y	N
Terrebonne Parish (Uninc. Areas)	LA	225206	Y	N
Vermilion Parish (Uninc. Areas)	LA	220221	Y	Y
Aquinnah (Town)	MA	250070	Y	Y
Barnstable (Town)	MA	250001	Y	Y
Beverly (City)	MA	250077	Y	N
Boston (City)	MA	250286	Y	Y
Bourne (Town)	MA	255210	Y	N
Brewster (Town)	MA	250003	Y	N
Chatham (Town)	MA	250004	Y	Y
Chilmark (Town)	MA	250068	Y	Y
Cohasset (Town)	MA	250236	Y	N
Dartmouth (Town)	MA	250051	Y	Y
Dennis (Town)	MA	250005	Y	Y
Duxbury (Town)	MA	250263	Y	N
Eastham (Town)	MA	250006	Y	Y
Edgartown (Town)	MA	250069	Y	Y
Essex (Town)	MA	250080	Y	N
Fairhaven (Town)	MA	250054	Y	N
Falmouth (Town)	MA	255211	Y	N
Gloucester (City)	MA	250082	Y	N

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Gosnold (Town)	MA	250071	Y	Y
Hull (Town)	MA	250269	Y	N
Ipswich (Town)	MA	250086	Y	Y
Kingston (Town)	MA	250270	Y	N
Manchester (Town)	MA	250090	Y	N
Marion (Town)	MA	255213	Y	N
Marshfield (Town)	MA	250273	Y	N
Mashpee (Town)	MA	250009	Y	Y
Mattapoisett (Town)	MA	255214	Y	N
Nantucket (Town)	MA	250230	Y	N
Newbury (Town)	MA	250096	N	Y
Oak Bluffs (Town)	MA	250072	Y	Y
Orleans (Town)	MA	250010	Y	Y
Plymouth (Town)	MA	250278	Y	N
Provincetown (Town)	MA	255218	N	Y
Quincy (City)	MA	255219	N	Y
Rockport (Town)	MA	250100	Y	N
Rowley (Town)	MA	250101	N	Y
Salisbury (Town)	MA	250103	N	Y
Sandwich (Town)	MA	250012	Y	Y
Scituate (Town)	MA	250282	Y	N
Swampscott (Town)	MA	250105	Y	N
Swansea (Town)	MA	255221	Y	N
Tisbury (Town)	MA	250073	Y	N
Truro (Town)	MA	255222	Y	Y
Wareham (Town)	MA	255223	Y	N
Wellfleet (Town)	MA	250014	N	Y
West Tisbury (Town)	MA	250074	Y	N
Westport (Town)	MA	255224	Y	Y
Winthrop (Town)	MA	250289	N	Y
Yarmouth (Town)	MA	250015	Y	Y
Calvert County (Uninc. Areas)	MD	240011	Y	Y
Crisfield (City)	MD	240062	N	Y
Dorchester County (Uninc. Areas)	MD	240026	Y	Y
Kent County (Uninc. Areas)	MD	240045	Y	Y
Oxford (Town)	MD	240068	Y	N
Queen Annes County (Uninc. Areas)	MD	240054	Y	N
Somerset County (Uninc. Areas)	MD	240061	Y	Y
St. Mary's County (Uninc. Areas)	MD	240064	Y	Y
Talbot County (Uninc. Areas)	MD	240066	Y	N
Wicomico County (Uninc. Areas)	MD	240078	Y	N
Worcester County (Uninc. Areas)	MD	240083	N	Y
Andrews Island	ME	230967	Y	N
Cape Elizabeth (Town)	ME	230043	Y	Y
Cranberry Isles (Town)	ME	230278	Y	N
Cumberland (Town)	ME	230162	Y	N
Cutler (Town)	ME	230310	Y	Y
Georgetown (Town)	ME	230209	N	Y
Harpswell (Town)	ME	230169	Y	N
Harrington (Town)	ME	230314	Y	N

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Islesboro (Town)	ME	230256	Y	N
Jonesport (Town)	ME	230138	Y	N
Kennebunk (Town)	ME	230151	Y	N
Kittery (Town)	ME	230171	Y	N
Lubec (Town)	ME	230139	Y	N
Machiasport (Town)	ME	230141	Y	N
Milbridge (Town)	ME	230142	N	Y
Ogunquit (Town)	ME	230632	N	Y
Perry (Town)	ME	230319	Y	N
Phippsburg (Town)	ME	230120	Y	Y
Portland (City)	ME	230051	Y	N
Roque Bluffs (Town)	ME	230322	Y	Y
Scarborough (Town)	ME	230052	Y	N
Steuben (Town)	ME	230323	Y	Y
Wells (Town)	ME	230158	Y	Y
York (Town)	ME	230159	Y	N
Allouez (Township)	MI	261414	Y	N
Alpena (City)	MI	260010	Y	N
Alpena (Township)	MI	260011	Y	N
Arcadia (Township)	MI	260306	Y	N
Arvon (Township)	MI	261078	Y	N
Bay De Noc (Township)	MI	260685	Y	N
Blaine (Township)	MI	260027	Y	N
Brownstown (Charter Township)	MI	260218	Y	N
Cedarville (Township)	MI	260659	Y	N
Clark (Township)	MI	260759	Y	N
DeTour (Township)	MI	260775	Y	N
Drummond Island (Township)	MI	260803	Y	N
Ensign (Township)	MI	260752	Y	N
Frenchtown (Township)	MI	260146	Y	N
Garfield (Township)	MI	260766	Y	N
Hendricks (Township)	MI	260806	Y	N
Houghton (Township)	MI	260799	Y	N
Hudson (Township)	MI	260807	Y	N
Huron (Township)	MI	260415	Y	N
LaSalle (Township)	MI	260148	Y	N
Luna Pier (City)	MI	260150	Y	N
McMillan (Township)	MI	260487	Y	N
Moran (Township)	MI	260443	Y	N
Mueller (Township)	MI	261732	Y	N
Onota (Township)	MI	260345	Y	N
Pointe Aux Barques (Township)	MI	260617	Y	N
Port Austin (Township)	MI	260290	Y	N
Powell (Township)	MI	260452	Y	N
Pulawski (Township)	MI	261862	Y	N
St. Ignace (Township)	MI	260444	Y	N
White River (Township)	MI	260299	Y	N
Whitefish (Township)	MI	260321	Y	N
Whitney (Township)	MI	260018	Y	N
Duluth (City)	MN	270421	Y	N

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Gautier (City)	MS	280332	Y	N
Hancock County (Uninc. Areas)	MS	285254	Y	N
Harrison County (Uninc. Areas)	MS	285255	Y	Y
Jackson County (Uninc. Areas)	MS	285256	Y	Y
Ocean Springs (City)	MS	285259	Y	N
Atlantic Beach (Town)	NC	370044	N	Y
Bald Head Island (Village)	NC	370442	N	Y
Brunswick County (Uninc. Areas)	NC	370295	Y	Y
Carolina Beach (Town)	NC	375347	Y	Y
Carteret County (Uninc. Areas)	NC	370043	N	Y
Currituck County (Uninc. Areas)	NC	370078	Y	Y
Dare County (Uninc. Areas)	NC	375348	Y	Y
Duck (Town)	NC	370632	Y	N
Hyde County (Uninc. Areas)	NC	370133	N	Y
Kill Devil Hills (City)	NC	375353	Y	N
Kure Beach (Town)	NC	370170	N	Y
Nags Head (Town)	NC	375356	Y	Y
New Hanover County (Uninc. Areas)	NC	370168	Y	Y
North Topsall Beach (Town)	NC	370466	Y	N
Onslow County (Uninc. Areas)	NC	370340	Y	Y
Pender County (Uninc. Areas)	NC	370344	Y	N
Pine Knoll Shores (Town)	NC	370267	N	Y
Sunset Beach (Town)	NC	375359	Y	N
Swansboro (City)	NC	370179	N	Y
Wilmington (City)	NC	370171	Y	N
Wrightsville Beach (Town)	NC	375361	Y	N
Aberdeen (Township)	NJ	340312	N	Y
Barnegat Light (Borough)	NJ	345280	N	Y
Bass River (Township)	NJ	340085	N	Y
Beach Haven (Borough)	NJ	345282	N	Y
Berkeley (Township)	NJ	340369	N	Y
Brick (Township)	NJ	345285	Y	Y
Brigantine (City)	NJ	345286	N	Y
Cape May City (City)	NJ	345288	N	Y
Dennis (Township)	NJ	340552	Y	Y
Galloway (Township)	NJ	340008	N	Y
Highlands (Borough)	NJ	345297	N	Y
Keyport (Borough)	NJ	340304	Y	N
Lacey (Township)	NJ	340376	N	Y
Little Egg Harbor (Township)	NJ	340380	N	Y
Long Beach (Township)	NJ	345301	N	Y
Lower (Township)	NJ	340153	N	Y
Mantoloking (Borough)	NJ	340383	Y	N
Maurice River (Township)	NJ	340172	Y	Y
Middle (Township)	NJ	340154	Y	Y
Middletown (Township)	NJ	340313	Y	Y
Monmouth Beach (Borough)	NJ	340315	Y	N
North Wildwood (City)	NJ	345308	Y	N
Ocean (Township)	NJ	340518	N	Y
Ocean City (City)	NJ	345310	N	Y

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Old Bridge (Township)	NJ	340265	Y	N
Port Republic (City)	NJ	340016	N	Y
Rumson (Borough)	NJ	345316	Y	N
Sea Bright (Borough)	NJ	345317	Y	Y
Stafford (Township)	NJ	340393	Y	Y
Stone Harbor (Borough)	NJ	345323	Y	N
Union Beach (Borough)	NJ	340331	Y	N
Upper (Township)	NJ	340159	N	Y
West Cape May (Borough)	NJ	340160	N	Y
Asharoken (Village)	NY	365333	Y	N
Babylon (Town)	NY	360790	Y	Y
Belle Terre (Village)	NY	361532	Y	N
Brookhaven (Town)	NY	365334	Y	Y
Brownville (Town)	NY	361063	Y	N
Cape Vincent (Town)	NY	361062	Y	N
East Hampton (Town)	NY	360794	Y	Y
East Hampton (Village)	NY	360795	Y	N
Ellisburg (Town)	NY	360334	Y	N
Evans (Town)	NY	360240	Y	N
Freeport (Village)	NY	360464	Y	N
Glen Cove (City)	NY	360465	N	Y
Head of the Harbor (Village)	NY	361513	Y	N
Hempstead (Town)	NY	360467	Y	Y
Henderson (Town)	NY	360338	Y	N
Hounsfield (Town)	NY	360340	Y	N
Huntington (Town)	NY	360796	Y	Y
Huntington Bay (Village)	NY	361543	Y	N
Islip (Town)	NY	365337	Y	Y
Lattingtown (Village)	NY	360474	Y	Y
Lloyd Harbor (Village)	NY	360799	Y	Y
Lyme (Town)	NY	360343	Y	N
New Haven (Town)	NY	360655	Y	N
New York (City)	NY	360497	N	Y
Nissequogue (Village)	NY	361510	Y	N
North Haven (Village)	NY	360800	Y	Y
North Hempstead (Town)	NY	360482	Y	Y
Ocean Beach (Village)	NY	365339	N	Y
Old Field (Village)	NY	361545	Y	N
Oswego (City)	NY	360656	Y	N
Oswego (Town)	NY	360657	Y	N
Oyster Bay (Town)	NY	360483	Y	Y
Parma (Town)	NY	360425	Y	N
Poquott (Village)	NY	361518	Y	N
Port Jefferson (Village)	NY	360804	Y	Y
Richland (Town)	NY	360660	Y	N
Riverhead (Town)	NY	360805	Y	Y
Sagaponack (Village)	NY	361487	Y	N
Saltaire (Village)	NY	365341	N	Y
Sands Point (Village)	NY	360492	Y	Y
Sandy Creek (Town)	NY	360661	Y	N

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Scriba (Town)	NY	360663	Y	N
Shelter Island (Town)	NY	360809	Y	N
Smithtown (Town)	NY	360810	Y	N
Sodus (Town)	NY	360898	Y	N
Southampton (Town)	NY	365342	Y	Y
Southampton (Village)	NY	365343	Y	N
Southold (Town)	NY	360813	Y	Y
Sterling (Town)	NY	360126	Y	N
Wolcott (Town)	NY	360901	Y	N
Erie County (Uninc. Areas)	OH	390153	Y	N
Grand River (Village)	OH	390315	Y	N
Kelleys Island (Village)	OH	390738	Y	N
Lake County (Uninc. Areas)	OH	390771	Y	N
Mentor (City)	OH	390317	Y	N
Ottawa County (Uninc. Areas)	OH	390432	Y	N
Sandusky (City)	OH	390156	Y	N
Ponce (Municipio)	PR	720101	Y	Y
Puerto Rico (Uninc. Areas)	PR	720000	Y	Y
Barrington (Town)	RI	445392	Y	N
Bristol (Town)	RI	445393	Y	N
Charlestown (Town)	RI	445395	Y	Y
Jamestown (Town)	RI	445399	Y	Y
Little Compton (Town)	RI	440035	Y	Y
Middletown (Town)	RI	445401	N	Y
Narragansett (Town)	RI	445402	Y	Y
New Shoreham (Town)	RI	440036	Y	Y
Newport (City)	RI	445403	Y	Y
North Kingstown (Town)	RI	445404	Y	N
Portsmouth (Town)	RI	445405	Y	Y
South Kingstown (Town)	RI	445407	Y	Y
Tiverton (Town)	RI	440012	Y	N
Warren (Town)	RI	445408	Y	N
Warwick (City)	RI	445409	Y	Y
Westerly (Town)	RI	445410	Y	Y
Awendaw (Town)	SC	450262	N	Y
Beaufort County (Uninc. Areas)	SC	450025	Y	Y
Briarcliffe Acres (Town)	SC	450232	Y	N
Charleston (City)	SC	455412	Y	N
Charleston County (Uninc. Areas)	SC	455413	Y	Y
Colleton County (Uninc. Areas)	SC	450056	Y	Y
Edisto Beach (Town)	SC	455414	N	Y
Folly Beach (City)	SC	455415	Y	Y
Georgetown County (Uninc. Areas)	SC	450085	Y	Y
Horry County (Uninc. Areas)	SC	450104	Y	N
Jasper County (Uninc. Areas)	SC	450112	N	Y
Kiawah Island (Town)	SC	450257	Y	N
McClellanville (Town)	SC	450039	N	Y
Mount Pleasant (Town)	SC	455417	Y	N
North Myrtle Beach (Town)	SC	450110	Y	N
Pawleys Island (Town)	SC	450255	Y	N

COASTAL BARRIER RESOURCES SYSTEM
LIST OF COMMUNITIES (continued)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Seabrook Island (Town)	SC	450256	Y	N
Aransas County (Uninc. Areas)	TX	485452	Y	Y
Aransas Pass (City)	TX	485453	N	Y
Brazoria County (Uninc. Areas)	TX	485458	Y	Y
Calhoun County (Uninc. Areas)	TX	480097	Y	Y
Cameron County (Uninc. Areas)	TX	480101	Y	Y
Chambers County (Uninc. Areas)	TX	480119	Y	N
Corpus Christi (City)	TX	485464	Y	Y
Galveston (City)	TX	485469	N	Y
Galveston County (Uninc. Areas)	TX	485470	Y	Y
Jefferson County (Uninc. Areas)	TX	480385	Y	Y
Kenedy County (Uninc. Areas)	TX	481230	N	Y
Kleberg County (Uninc. Areas)	TX	480423	Y	Y
Matagorda County (Uninc. Areas)	TX	485489	Y	Y
Nueces County (Uninc. Areas)	TX	485494	N	Y
Port Aransas (City)	TX	485498	N	Y
Port Arthur (City)	TX	485499	Y	Y
Quintana (Village)	TX	481301	Y	Y
South Padre Island (Town)	TX	480115	N	Y
Texas City (City)	TX	485514	Y	Y
Willacy County (Uninc. Areas)	TX	480664	Y	Y
Accomack County (Uninc. Areas)	VA	510001	Y	Y
Cape Charles (Town)	VA	510106	Y	N
Chincoteague (Town)	VA	510002	N	Y
Gloucester County (Uninc. Areas)	VA	510071	Y	N
Hampton (City)	VA	515527	Y	Y
Lancaster County (Uninc. Areas)	VA	510084	Y	N
Mathews County (Uninc. Areas)	VA	510096	Y	N
Middlesex County (Uninc. Areas)	VA	510098	Y	N
Northampton County (Uninc. Areas)	VA	510105	Y	Y
Northumberland County (Uninc. Areas)	VA	510107	Y	Y
Poquoson (City)	VA	510183	N	Y
Tangier (Town)	VA	510004	Y	N
Virginia Beach (City)	VA	515531	N	Y
Wachapreague (Town)	VA	510005	Y	N
Westmoreland County (Uninc. Areas)	VA	510250	Y	N
Virgin Islands (Territory)	VI	780000	Y	Y
Bayfield County (Uninc. Areas)	WI	550539	Y	N
Brown County (Uninc. Areas)	WI	550020	Y	N
Manitowoc County (Uninc. Areas)	WI	550236	Y	N
Marinette County (Uninc. Areas)	WI	550259	Y	N

COMMUNITY RATING SYSTEM

I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for National Flood Insurance Program (NFIP) participating communities. The goals of the CRS are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management.

The CRS has been developed to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

II. ELIGIBILITY

For a community to be eligible, it must be in full compliance with the NFIP and be in the Regular phase of the program. Table 1 shows the categories that are eligible for CRS premium discounts.

The following categories are not eligible for CRS premium discounts:

- Emergency Program communities
- Preferred Risk Policies
- Mortgage Portfolio Protection Program policies
- Post-FIRM buildings located in a Special Flood Hazard Area (SFHA) where the elevation difference used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the following exceptions:
    - Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE; *and*
    - Subgrade crawlspaces with certification from a community official. The subgrade crawlspace exception must be certified by a community official letter containing the following statement:

      "I certify that the building located at _____ _____ [address] has a crawlspace that was built in compliance with the NFIP requirements for crawlspace construction as outlined in FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas."

III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under 4 main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate Federal Emergency Management Agency (FEMA) region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5% to a maximum of 45% will be applied to eligible policies written in a community as recognition of the floodplain management activities instituted. Table 2 shows premium discounts for CRS Classes 1–10 within different flood zones. Table 3 lists all CRS eligible communities and their discounts.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS

Certain activities credited under the CRS provide direct benefit to agents/producers writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the SFHA after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent/producer should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents/producers writing flood insurance. The community may charge a fee for copying certificates.

Many CRS communities receive credit for providing inquirers with information from the community's Flood Insurance Rate Map (FIRM). This includes a property's flood risk zone and the BFE. The service must be publicized once a year. If a community is receiving this credit, then agents/producers should be able to use the service. A fee may be charged for the service.

TABLE 1. CRS PREMIUM DISCOUNT ELIGIBILITY (REGULAR PROGRAM COMMUNITIES ONLY)[1]

FLOOD ZONE	ELIGIBLE FOR CRS PREMIUM DISCOUNT	NOT ELIGIBLE FOR CRS PREMIUM DISCOUNT
All Flood Zones	Pre-FIRM Buildings	N/A
B, C, X, D, A99, AR, and AR Dual Zones (AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO)	Post-FIRM Buildings	N/A
A Zones (AE, A1–A30, Unnumbered A, AO, AH)	Post-FIRM **Non-Elevated** Buildings where the elevation difference used for rating is at or above the Base Flood Elevation (BFE); *OR* With subgrade crawlspace certification from a community official	Post-FIRM **Non-Elevated** Buildings where the elevation difference used for rating is 1 foot or more below the BFE; *OR* With no subgrade crawlspace certification from a community official
	Post-FIRM **Elevated** Buildings[2] where the elevation difference used for rating is at or above the BFE	Post-FIRM **Elevated** Buildings[2] where the elevation difference used for rating is 1 foot or more below the BFE
'75–'81 and Post-'81 V Zones (VE, V1–V30, Unnumbered V)	Post-FIRM **Non-Elevated** Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM **Non-Elevated** Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM **Elevated** Buildings where the elevation difference used for rating is at or above the BFE Post-FIRM **Elevated** Buildings[2] • With unfinished enclosure where the elevation difference used for rating is at or above the BFE, with no machinery or equipment below the BFE; *OR* • With unfinished enclosure used only for parking, access, or storage with breakaway walls regardless of size, with no machinery or equipment below the BFE	Post-FIRM **Elevated** Buildings where the elevation difference used for rating is 1 foot or more below the BFE Post-FIRM **Elevated** Buildings[2] • With no enclosure where the elevation difference used for rating is 1 foot or more below the BFE; *OR* • With enclosure with non-breakaway walls where the elevation difference used for rating is 1 foot or more below the BFE; *OR* • With machinery or equipment below the BFE; *OR* • With finished enclosure below the BFE

1 Emergency Program policies, Preferred Risk Policies (PRP), Newly Mapped (NM) policies, Mortgage Portfolio Protection Program (MPPP) policies, and Group Flood Insurance Policies (GFIP) are not eligible for the CRS premium discount.

2 For a Post-FIRM Elevated Building with an elevator below the BFE, contact the insurer for CRS discount eligibility.

TABLE 2. CRS PREMIUM DISCOUNTS

CLASS	DISCOUNT	CLASS	DISCOUNT
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	–

SFHA (Zones A, AE, A1–A30, V, V1–V30, AO, and AH): Discount varies depending on class.

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.

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Alabama						
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	10/1/13	9	5	5	C
010144	Auburn, City of	05/1/14	05/1/14	7	15	5	C
015000	Baldwin County	10/1/95	05/1/12	6	20	10	C
010116	Birmingham, City of	10/1/94	05/1/12	6	20	10	C
010418	Dauphin Island, Town of	05/1/01	05/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, City of	10/1/93	10/1/13	8	10	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	10/1/12	8	10	5	C
010151	Madison County	05/1/14	05/1/14	9	5	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	05/1/12	8	10	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010203	Tuscaloosa, City of	05/1/16	05/1/16	9	5	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
020107	Homer, City of	05/1/16	05/1/16	8	10	5	C
020012	Kenai Peninsula, Borough of	05/1/00	05/1/00	8	10	5	C
020003	Ketchikan Gateway Borough	10/1/05	05/1/16	10	0	0	R
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/15	9	5	5	C
020094	Valdez, City of	10/1/92	10/1/14	9	5	5	C
	Arizona						
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	05/1/11	7	15	5	C
040080	Casa Grande, City of	10/1/91	10/1/12	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/11	10	0	0	R
040095	Clarkdale, Town of	10/1/91	05/1/11	7	15	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	05/1/11	7	15	5	C
040020	Flagstaff, City of	10/1/91	05/1/14	5	25	10	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/14	7	15	5	C
040118	Marana, Town of	10/1/12	10/1/12	8	10	5	C
040037	Maricopa County	10/1/91	05/1/12	4	30	10	C
040048	Mesa, City of	10/1/91	05/1/98	10	0	0	R
040058	Mohave County	10/1/95	05/1/13	6	20	10	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Arizona (continued)						
040077	Pinal County	05/1/15	05/1/15	7	15	5	C
040098	Prescott, City of	10/1/91	05/1/11	7	15	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	05/1/11	8	10	5	C
040069	Show Low, City of	10/1/91	05/1/10	8	10	5	C
040054	Tempe, City of	10/1/91	05/1/12	7	15	5	C
040076	Tucson, City of	10/1/91	10/1/07	6	20	10	C
040056	Wickenburg, Town of	10/1/92	10/1/07	10	0	0	R
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	05/1/13	6	20	10	C
	Arkansas						
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	10/1/12	9	5	5	C
050308	Bryant, City of	10/1/92	05/1/16	10	0	0	R
050399	Centerton, City of	10/1/13	10/01/13	9	5	5	C
050216	Fayetteville, City of	05/1/16	05/1/16	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	05/1/13	8	10	5	C
050181	Little Rock, City of	10/1/91	10/1/11	7	15	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050137	Texarkana, City of	05/1/13	05/1/13	9	5	5	C
050053	Van Buren, City of	05/1/09	10/1/13	7	15	5	C
050055	West Memphis, City of	10/1/92	05/1/12	7	15	5	C
	California						
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
065019	Burlingame, City of	05/1/12	05/1/12	9	5	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/12	7	15	5	C
060025	Contra Costa County	10/1/91	05/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	05/1/15	7	15	5	C
060708	East Palo Alto, City of	10/1/11	05/1/16	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	05/1/15	9	5	5	C
065028	Fremont, City of	05/1/01	05/1/01	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	05/1/16	7	15	5	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	05/1/15	8	10	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.
2 Status: C = Current, R = Rescinded

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	California (continued)						
060222	Irvine, City of	10/1/91	10/1/12	9	5	5	C
060075	Kern County	10/1/91	05/1/13	7	15	5	C
060090	Lake County	10/1/95	10/1/10	7	15	5	C
060636	Lake Elsinore, City of	10/1/09	05/1/14	8	10	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060395	Live Oak, City of	10/01/11	05/1/15	10	0	0	R
060008	Livermore, City of	05/1/15	05/1/15	9	5	5	C
060136	Long Beach, City of	10/1/93	10/1/12	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
065043	Los Angeles County	10/1/91	05/1/11	7	15	5	C
060706	Manteca, City of	05/1/09	10/1/13	8	10	5	C
060173	Marin County	05/1/16	05/1/16	7	15	5	C
060344	Milpitas, City of	10/1/91	05/1/13	7	15	5	C
060735	Mission Viejo, City of	10/1/05	05/1/15	7	15	5	C
060195	Monterey County	10/1/91	05/1/15	7	15	5	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060307	Morrow Bay, City of	10/1/13	10/1/13	8	10	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	05/1/01	10/1/10	6	20	10	C
060388	Newman, City of	05/1/15	05/1/15	9	5	5	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060212	Orange County	10/1/91	10/1/12	6	20	10	C
060417	Oxnard, City of	05/1/13	05/1/13	9	5	5	C
060323	Pacifica, City of	05/1/13	05/1/13	7	15	5	C
060257	Palm Springs, City of	10/1/92	05/1/11	6	20	10	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060390	Patterson, City of	05/1/15	05/1/15	9	5	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	10/1/15	8	10	5	C
060035	Richmond, City of	10/1/95	05/1/15	10	0	0	R
060245	Riverside County	10/1/10	05/1/16	7	15	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060179	Ross, Town of	05/1/15	05/1/15	8	10	5	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	05/1/13	3	35	10	C
060202	Salinas, City of	10/1/91	10/1/13	7	15	5	C
060180	San Anselmo, Town of	05/1/16	05/1/16	9	5	5	C
060327	San Carlos, City of	05/1/13	05/1/13	9	5	5	C
060284	San Diego County	10/1/94	10/1/12	6	20	10	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	California (continued)						
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	05/1/12	9	5	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/11	7	15	5	C
060311	San Mateo County	10/1/10	10/1/10	9	5	5	C
060036	San Pablo, City of	10/1/13	10/1/13	8	10	5	C
060710	San Ramon, City of	10/1/91	05/1/11	6	20	10	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	05/1/14	7	15	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060353	Santa Cruz County	10/1/12	10/1/12	8	10	5	C
060421	Simi Valley, City of	10/1/93	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	5	C
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	10/1/14	5	25	10	C
060400	Tehama, City of	10/1/03	05/1/13	5	25	10	C
060401	Trinity County	05/1/11	05/1/11	9	5	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
060413	Ventura County	10/1/11	05/1/16	5	25	10	C
060409	Visalia, City of	10/1/11	10/1/12	8	10	5	C
065070	Walnut Creek, City of	10/1/91	05/1/11	8	10	5	C
060357	Watsonville, City of	10/1/92	10/1/12	8	10	5	C
060728	West Sacramento, City of	10/1/11	10/1/11	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060423	Yolo County	10/1/10	10/1/10	8	10	5	C
060396	Yuba City, City of	10/1/07	10/1/14	5	25	10	C
060427	Yuba County	10/1/03	05/1/13	6	20	10	C
060739	Yucaipa, City of	10/1/11	10/1/15	10	0	0	R
	Colorado						
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	05/1/16	7	15	5	C
080009	Alamosa County	10/1/96	10/1/11	10	0	0	R
080011	Arapahoe County	10/1/91	10/1/15	7	15	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/13	5	25	10	C
080023	Boulder County	10/1/91	10/1/15	5	25	10	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/13	8	10	5	C
080315	Centennial, City of	05/1/10	10/1/15	7	15	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	05/1/14	6	20	10	C
080043	Delta, City of	10/1/96	05/1/15	8	10	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Colorado (continued)						
080049	Douglas County	10/1/96	05/1/16	7	15	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	10/1/10	7	15	5	C
085074	Englewood, City of	10/1/95	10/1/11	7	15	5	C
080102	Fort Collins, City of	10/1/91	05/1/16	2	40	10	C
080061	Fountain, City of	10/1/92	10/1/10	7	15	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	05/1/11	7	15	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/10	7	15	5	C
080080	Gunnison, City of	10/1/95	10/1/14	7	15	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/10	6	20	10	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	05/1/15	7	15	5	C
080103	Loveland, City of	10/1/10	05/1/16	6	20	10	C
080063	Manitou Springs, City of	10/1/92	10/1/10	7	15	5	C
080115	Mesa County	05/1/06	05/1/16	8	10	5	C
080064	Monument, Town of	10/1/03	10/1/10	7	15	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/10	7	15	5	C
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	05/1/15	7	15	5	C
080168	Telluride, Town of	10/1/94	10/1/15	7	15	5	C
080007	Thornton, City of	10/1/94	05/1/15	6	20	10	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/13	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/11	6	20	10	C
	Connecticut						
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/10	10	0	0	R
090096	East Lyme, Town of	10/1/91	05/1/16	8	10	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090082	Milford, City of	05/1/12	05/1/12	9	5	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/14	8	10	5	C
090106	Stonington, Town of	05/1/04	05/1/15	10	0	0	R
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/11	10	0	0	R
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Delaware						
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100022	Delaware City, City of	10/1/12	10/1/12	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
105085	New Castle County	05/1/13	05/1/13	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
	Florida						
120001	Alachua County	10/1/95	05/1/12	6	20	10	C
120290	Altamonte Springs, City of	10/1/94	05/1/14	7	15	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	05/1/10	7	15	5	C
120193	Atlantis, City of	10/1/92	05/1/13	7	15	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/12	7	15	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125088	Belleair, Town of	10/1/15	10/1/15	8	10	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120239	Belleair Bluffs, City of	10/1/15	10/1/15	7	15	5	C
120195	Boca Raton, City of	10/1/92	05/1/08	8	10	5	C
120680	Bonita Springs, City of	05/1/06	10/1/11	6	20	10	C
120196	Boynton Beach, City of	10/1/91	10/1/10	7	15	5	C
120155	Bradenton, City of	10/1/91	05/1/11	6	20	10	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	05/1/12	7	15	5	C
120005	Callaway, City of	10/1/93	05/1/13	7	15	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/13	7	15	5	C
125095	Cape Coral, City of	10/1/91	05/1/10	5	25	10	C
120090	Carrabelle, City of	10/1/93	05/1/13	10	0	0	R
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/15	5	25	10	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	05/1/16	6	20	10	C
120198	Cloud Lake, Town of	10/1/94	10/1/10	7	15	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/15	5	25	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	05/1/13	7	15	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120218	Cutler Bay, Town of	05/1/11	05/1/11	6	20	10	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/12	6	20	10	C
125101	Deerfield Beach, City of	10/1/92	05/1/11	7	15	5	C
125102	Delray Beach, City of	10/1/94	05/1/15	8	10	5	C
120677	Deltona, City of	05/1/15	05/1/15	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	10/1/11	6	20	10	C
120308	Edgewater, City of	10/1/92	10/1/12	7	15	5	C
120080	Escambia County	10/1/91	05/1/11	6	20	10	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	05/1/15	8	10	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/13	6	20	10	C
120087	Flagler Beach, City of	10/1/95	05/1/12	6	20	10	C
120085	Flagler County	05/1/15	05/1/15	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	05/1/13	6	20	10	C
125106	Fort Myers, City of	10/1/93	10/1/12	7	15	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	05/1/12	6	20	10	C
120174	Fort Walton Beach, City of	10/1/92	05/1/12	6	20	10	C
120088	Franklin County	10/1/93	10/1/12	7	15	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	10/1/13	7	15	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/15	10	0	0	R
125108	Gulfport, City of	10/1/93	05/1/13	6	20	10	C
125110	Hallandale Beach, City of	10/1/94	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	05/1/15	5	25	10	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/15	10	0	0	R
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	05/1/16	10	0	0	R
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/14	6	20	10	C
125113	Hollywood, City of	10/1/92	05/1/12	6	20	10	C
125114	Holmes Beach, City of	10/1/91	05/1/11	6	20	10	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	05/1/14	6	20	10	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/11	7	15	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
120424	Islamorada, Village of	10/1/15	10/1/15	7	15	5	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	05/1/13	6	20	10	C
120331	Jefferson County	10/1/96	10/1/11	8	10	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	05/1/15	5	25	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/15	7	15	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	05/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	05/1/10	7	15	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/09	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/15	7	15	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/10	8	10	5	C
120267	Lakeland, City of	10/1/04	10/1/09	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/13	7	15	10	C
125123	Lauderdale by the Sea, Town of	05/1/00	10/1/10	7	15	5	C
120044	Lauderhill, City of	10/1/92	05/1/13	7	15	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120143	Leon County	05/1/15	05/1/15	6	20	10	C
120145	Levy County	10/1/94	05/1/14	9	5	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/15	8	10	5	C
125126	Longboat Key, Town of	10/1/91	05/1/16	5	25	10	C
120292	Longwood, City of	10/1/96	10/1/10	10	0	0	R
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	05/1/11	6	20	10	C
120149	Madison County	10/1/94	05/1/14	7	15	5	C
120215	Manalapan, Town of	10/1/92	05/1/13	8	10	5	C
120153	Manatee County	10/1/91	10/1/10	5	25	10	C
120216	Mangonia Park, Town of	10/1/94	05/1/15	10	0	0	R
120426	Marco Island, City of	10/1/00	05/1/16	5	25	10	C
120047	Margate, City of	10/1/92	05/1/11	7	15	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	05/1/12	7	15	5	C
120025	Melbourne, City of	10/1/93	05/1/13	7	15	5	C
125128	Melbourne Beach, Town of	05/1/16	05/1/16	8	10	5	C
120650	Miami, City of	10/1/94	05/1/10	7	15	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	05/1/12	6	20	10	C
120345	Miami Gardens, City of	05/1/09	05/1/10	6	20	10	C
120686	Miami Lakes, Town of	10/1/06	10/1/11	5	25	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	05/1/12	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
120048	Miramar, City of	10/1/93	05/1/15	9	5	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/15	5	25	10	C
120079	Neptune Beach, City of	10/1/94	05/1/15	7	15	5	C
120232	New Port Richey, City of	10/1/93	05/1/12	6	20	10	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	05/1/16	05/1/16	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	05/1/11	7	15	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/12	6	20	10	C
125133	North Redington Beach, Town of	10/1/92	10/1/12	7	15	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/15	3	35	10	C
125134	Ocean Ridge, Town of	10/1/92	05/1/09	7	15	5	C
120173	Okaloosa County	10/1/95	10/1/10	5	25	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120657	Opa-locka, City of	10/1/13	10/1/13	8	10	5	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/12	6	20	10	C
120189	Osceola County	10/1/94	05/1/13	6	20	10	C
120293	Oviedo, City of	10/1/08	10/1/13	6	20	10	C
120404	Palm Bay, City of	10/1/93	05/1/12	6	20	10	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/11	5	25	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/14	10	0	0	R
125137	Palm Beach Shores, Town of	10/1/94	10/1/12	8	10	5	C
120684	Palm Coast, City of	05/1/04	10/1/14	5	25	10	C
120223	Palm Springs, Village of	10/1/92	05/1/08	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	05/1/13	6	20	10	C
120013	Panama City Beach, City of	05/1/16	05/1/16	8	10	5	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120051	Parkland, City of	05/1/16	05/1/16	9	5	5	C
120230	Pasco County	10/1/92	10/1/12	6	20	10	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/12	7	15	5	C
125138	Pensacola Beach–Santa Rosa Island Authority	10/1/91	10/1/11	7	15	5	C
125139	Pinellas County	10/1/93	05/1/16	5	25	10	C
120251	Pinellas Park, City of	10/1/91	05/1/15	7	15	5	C
120054	Plantation, City of	10/1/92	05/1/12	6	20	10	C
120261	Polk County	10/1/92	10/1/11	6	20	10	C
120055	Pompano Beach, City of	10/1/93	05/1/12	7	15	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/14	5	25	10	C
120313	Port Orange, City of	10/1/92	05/1/16	5	25	10	C
120234	Port Richey, City of	10/1/92	10/1/07	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
120099	Port St. Joe, City of	10/1/94	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/13	7	15	5	C
125141	Redington Shores, Town of	10/1/92	05/1/11	7	15	5	C
125142	Riviera Beach, City of	05/1/16	05/1/16	9	5	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/13	7	15	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/11	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/10	6	20	10	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	05/1/12	8	10	5	C
120123	Sebastian, City of	10/1/92	10/1/10	7	15	5	C
120289	Seminole County	10/1/91	05/1/11	6	20	10	C
120164	Sewall's Point, Town of	10/1/96	05/1/16	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	05/1/13	7	15	5	C
120227	South Palm Beach, Town of	10/1/93	05/1/15	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/13	7	15	5	C
125145	St. Augustine, City of	10/1/92	10/1/11	7	15	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/13	7	15	5	C
125147	St. Johns County	10/1/95	05/1/16	5	25	10	C
120285	St. Lucie County	10/1/94	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	05/1/16	6	20	10	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C
120296	Sumter County	10/1/95	05/1/10	7	15	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/12	7	15	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	05/1/16	05/1/16	8	10	5	C
120300	Suwannee County	10/1/96	10/1/14	10	0	0	R
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	10/1/11	6	20	10	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	05/1/12	7	15	5	C
120302	Taylor County	10/1/96	10/1/11	7	15	5	C
120115	Temple Terrace, City of	10/1/93	10/1/13	6	20	10	C
120228	Tequesta, Village of	10/1/92	05/1/16	7	15	5	C
125152	Titusville, City of	10/1/92	05/1/11	7	15	5	C
125153	Treasure Island, City of	10/1/92	05/1/12	6	20	10	C
120176	Valparaiso, City of	10/1/14	10/1/14	8	10	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	10/1/13	5	25	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
120317	Walton County	10/1/14	10/1/14	6	20	10	C
125157	Wellington, Village of	10/1/03	05/1/15	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Florida (continued)						
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120678	Weston, City of	05/1/09	05/1/14	7	15	5	C
120295	Winter Springs, City of	10/1/93	05/1/13	6	20	10	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C
	Georgia						
130075	Albany, City of	10/1/94	05/1/16	7	15	5	C
135157	Atlanta, City of	10/1/15	10/1/15	7	15	5	C
130054	Austell, City of	10/1/12	10/1/12	8	10	5	C
130452	Bloomingdale, City of	05/1/15	05/1/16	8	10	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130016	Bryan County	05/1/14	05/1/15	7	15	5	C
130262	Camden County	05/1/13	10/1/14	7	15	5	C
130209	Cartersville, City of	05/1/05	05/1/16	7	15	5	C
130028	Catoosa County	05/1/13	05/1/13	8	10	5	C
130030	Chatham County	10/1/91	05/1/15	5	25	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	05/1/99	05/1/10	7	15	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130298	Coweta County	05/1/12	05/1/12	8	10	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	05/1/15	7	15	5	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	05/1/10	6	20	10	C
130216	Douglas, City of	05/1/11	05/1/11	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130087	East Point, City of	10/1/13	10/1/13	7	15	5	C
130076	Effingham County	05/1/13	05/1/13	7	15	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	10/1/11	7	15	5	C
130042	Forest Park, City of	05/1/12	05/1/12	9	5	5	C
135160	Fulton County	05/1/00	10/1/10	8	10	5	C
135161	Garden City, City of	10/1/13	10/1/13	8	10	5	C
130092	Glynn County	10/1/92	05/1/13	7	15	5	C
130165	Griffin, City of	10/1/08	05/1/11	5	25	10	C
130322	Gwinnett County	10/1/94	05/1/15	7	15	5	C
130468	Henry County	05/1/12	05/1/12	8	10	5	C
130125	Hinesville, City of	05/1/13	05/1/13	7	15	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130678	John's Creek, City of	10/1/13	10/1/13	8	10	5	C
130044	Lake City, City of	05/1/12	05/1/12	9	5	5	C
130226	Marietta, City of	10/1/13	10/1/13	8	10	5	C
130045	Morrow, City of	05/1/12	05/1/12	9	5	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, City of	10/1/93	10/1/15	6	20	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Georgia (continued)						
130056	Powder Springs, City of	10/1/15	10/1/15	6	20	10	C
130018	Richmond Hill, City of	05/1/16	05/1/16	7	15	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	05/1/16	5	25	10	C
130027	St. Marys, City of	05/1/16	05/1/16	7	15	5	C
130460	Thunderbolt, Town of	05/1/15	05/1/16	6	20	10	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	05/1/15	5	25	10	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
	Hawaii						
155166	Hawaii County	05/1/11	05/1/11	8	10	5	C
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	Idaho						
160001	Ada County	10/1/94	10/1/13	6	20	10	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	05/1/16	9	5	5	C
160002	Boise, City of	10/1/91	05/1/01	6	20	10	C
160206	Bonner County	10/1/05	05/1/11	8	10	5	C
160209	Caribou County	05/1/06	05/1/15	10	0	0	R
160003	Eagle, City of	05/1/00	05/1/00	6	20	10	C
160212	Elmore County	10/1/94	10/1/09	9	5	5	C
160004	Garden City, City of	10/1/98	10/1/13	8	10	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/12	7	15	5	C
160131	Kellogg, City of	10/1/92	10/1/12	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/12	6	20	10	C
160076	Kootenai County	10/1/92	10/1/12	6	20	10	C
160180	Meridian, City of	05/1/16	05/1/16	8	10	5	C
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	05/1/14	10	0	0	R
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/12	7	15	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	05/1/16	10	0	0	R
	Illinois						
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	05/1/12	6	20	10	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/11	6	20	10	C
170026	Champaign, City of	05/1/11	05/1/16	5	25	10	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170476	Crystal Lake, City of	05/1/12	05/1/12	6	20	10	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	10/1/15	7	15	5	C

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EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Illinois (continued)						
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	05/1/14	6	20	10	C
170091	Flossmoor, Village of	10/1/93	05/1/13	7	15	5	C
170207	Glen Ellyn, Village of	10/1/11	10/1/11	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/16	7	15	5	C
170096	Glenview, Village of	10/1/11	10/1/11	6	20	10	C
170365	Gurnee, Village of	10/1/11	10/1/13	6	20	10	C
170327	Hampshire, Village of	05/1/11	05/1/11	7	15	5	C
170367	Highland Park, City of	05/1/15	05/1/15	8	10	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	10/1/12	5	25	10	C
170357	Lake County	10/1/08	10/1/11	6	20	10	C
170374	Lake Forest, City of	10/1/14	10/1/14	7	15	5	C
170481	Lake in the Hills, Village of	05/1/08	10/1/11	6	20	10	C
170400	LaSalle County	05/1/05	05/1/16	7	15	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	05/1/14	5	25	10	C
170732	McHenry County	10/1/11	10/1/11	8	10	5	C
170125	Melrose Park, Village of	10/1/15	10/1/15	8	10	5	C
170469	Metropolis, City of	05/1/16	05/1/16	8	10	5	C
170591	Moline, City of	10/1/10	10/1/10	8	10	5	C
170328	Montgomery, Village of	05/1/15	05/1/15	5	25	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
170130	Niles, Village of	10/1/13	10/1/13	6	20	10	C
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170525	Ogle County	05/1/15	05/1/15	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
170405	Ottawa, City of	10/1/10	10/1/10	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	10/1/15	7	15	5	C
170151	River Forest, Village of	05/1/12	05/1/12	7	15	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170448	Roxana, Village of	10/1/11	10/1/11	8	10	5	C
170912	Sangamon County	05/1/00	10/1/15	7	15	5	C
170332	South Elgin, Village of	10/1/12	10/1/12	5	25	10	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/11	5	25	10	C
170616	St. Clair County	05/1/16	05/1/16	7	15	5	C
170333	Sugar Grove, Village of	10/1/06	10/1/11	6	20	10	C
170191	Sycamore, City of	05/1/12	05/1/12	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/11	6	20	10	C
170170	Westchester, Village of	10/1/12	10/1/12	8	10	5	C
170173	Wheeling, Village of	10/1/91	05/1/14	6	20	10	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Illinois (continued)						
170222	Willowbrook, Village of	10/1/91	05/1/12	6	20	10	C
170176	Winnetka, Village of	05/1/15	05/1/15	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
170488	Woodstock, City of	05/1/11	05/1/16	10	0	0	R
	Indiana						
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	10/1/12	9	5	5	C
180097	Andrews, Town of	05/1/15	05/1/15	9	5	5	C
180006	Bartholomew County	10/1/93	10/1/09	8	10	5	C
180289	Bluffton, City of	05/1/15	05/1/15	7	15	5	C
180026	Clarksville, Town of	05/1/14	05/1/14	9	5	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
180129	Dyer, Town of	10/1/14	10/1/14	9	5	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/16	10	0	0	R
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180415	Hendricks County	05/1/12	05/1/12	8	10	5	C
180438	Huntington County	05/1/15	05/1/15	9	5	5	C
180094	Huntington, City of	05/1/15	05/1/15	9	5	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
180027	Jeffersonville, City of	05/1/14	05/1/14	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/12	8	10	5	C
180126	Lake County	10/1/14	10/1/14	9	5	5	C
180013	Lebanon, City of	10/1/13	10/1/13	8	10	5	C
180138	Merrillville, Town of	10/1/14	10/1/14	7	15	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
180290	Ossian, Town of	05/1/15	05/1/15	8	10	5	C
180096	Roanoke, Town of	05/1/15	05/1/15	9	5	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	05/1/99	05/1/99	8	10	5	C
180293	Vera Cruz, Town of	05/1/15	05/1/15	7	15	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
180095	Warren, Town of	05/1/15	05/1/15	9	5	5	C
180288	Wells County	05/1/15	05/1/15	8	10	5	C
	Iowa						
190017	Cedar Falls, City of	05/1/14	05/1/14	5	25	10	C
190187	Cedar Rapids, City of	05/1/11	05/1/14	6	20	10	C
190169	Coralville, City of	05/1/16	05/1/16	7	15	5	C
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
190829	Linn County	05/1/13	05/1/13	8	10	5	C
190171	Iowa City, City of	10/1/11	05/1/14	7	15	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Kansas						
200385	Assaria, City of	05/1/14	05/1/14	9	5	5	C
200864	Bel Aire, City of	05/1/14	05/1/14	8	10	5	C
200361	Bonner Springs, City of	10/1/14	10/1/14	8	10	5	C
200037	Butler County	10/1/13	10/1/13	8	10	5	C
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200075	Chapman, City of	10/1/13	10/1/13	9	5	5	C
200232	Coffeyville, City of	05/1/14	05/1/14	9	5	5	C
200323	Derby, City of	10/1/13	10/1/13	8	10	5	C
200087	Douglas County	10/1/13	10/1/13	8	10	5	C
200095	Ellis, City of	10/1/07	05/1/14	8	10	5	C
200494	Florence, City of	05/1/15	05/1/15	9	5	5	C
200497	Galva, City of	05/1/14	05/1/14	9	5	5	C
200585	Harvey County	05/1/12	05/1/12	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200324	Haysville, City of	10/1/13	10/1/13	8	10	5	C
200147	Jefferson County	05/1/15	05/1/15	7	15	5	C
200363	Kansas City, City of	05/1/13	05/1/13	6	20	10	C
200189	Lansing, City of	05/1/11	05/1/11	8	10	5	C
200090	Lawrence, City of	10/1/04	10/1/12	7	15	5	C
200168	Lenexa, City of	10/1/11	10/1/11	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200191	Linwood, City of	10/1/13	10/1/13	9	5	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200295	Lyons, City of	05/1/12	10/1/13	8	10	5	C
200300	Manhattan, City of	05/1/13	05/1/13	8	10	5	C
200133	Newton, City of	05/1/15	05/1/15	8	10	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	05/1/15	7	15	5	C
200298	Riley County	05/1/15	05/1/15	9	5	5	C
200177	Shawnee, City of	10/1/91	05/1/16	6	20	10	C
200331	Shawnee County	05/1/11	05/1/11	9	5	5	C
200335	Silver Lake, City of	05/1/16	05/1/16	9	5	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
200327	Valley Center, City of	05/1/13	05/1/13	8	10	5	C
200276	Wamego, City of	10/1/12	10/1/12	9	5	5	C
	Kentucky						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210334	Barren County	10/1/13	10/1/13	9	5	5	C
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210156	Berea, City of	10/1/15	10/1/15	8	10	5	C
210219	Bowling Green, City of	10/1/91	10/01/06	7	15	5	C
210034	Campbell County	10/1/15	10/1/15	8	10	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	05/1/10	8	10	5	C
210280	Franklin County	10/1/93	05/1/13	8	10	5	C
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210109	Henderson, City of	10/1/15	10/1/15	8	10	5	C
210286	Henderson County	10/1/15	10/1/15	8	10	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Kentucky (continued)						
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C
210120	Louisville-Jefferson County Metro Government	10/1/91	10/1/15	3	35	10	C
210342	Madison County	05/1/12	05/1/12	9	5	5	C
210250	Melbourne, City of	10/1/15	10/1/15	8	10	5	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210015	Paris, City of	10/1/12	10/1/12	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/09	10	0	0	R
210366	Radcliff, City of	10/1/95	10/1/11	8	10	5	C
210157	Richmond, City of	10/1/15	10/1/15	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210040	Silver Grove, City of	10/1/15	10/1/15	9	5	5	C
210276	Southgate, City of	10/1/15	10/1/15	9	5	5	C
210312	Warren County	10/1/91	10/1/11	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
210318	Woodlawn, City of	10/1/15	10/1/15	9	5	5	C
	Louisiana						
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	05/1/16	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	05/1/10	8	10	5	C
220060	Central, City of	05/1/14	05/1/14	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	05/1/12	8	10	5	C
220027	Deridder, City of	10/1/95	05/1/15	10	0	0	R
220058	East Baton Rouge Parish	10/1/91	10/1/11	6	20	10	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/12	8	10	5	C
225198	Gretna, City of	10/1/00	05/1/11	8	10	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
220371	Jean Lafitte, Town of	05/1/15	05/1/15	8	10	5	C
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
220105	Lafayette, City of	10/1/11	10/1/11	8	10	5	C
220101	Lafayette Parish	10/1/11	10/1/11	8	10	5	C
225202	Lafourche Parish	1/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	10/1/15	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
220202	Mandeville, Town of	10/1/92	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/12	10	0	0	R
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C

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	Louisiana (continued)						
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220106	Scott, City of	10/1/12	10/1/12	8	10	5	C
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	05/1/13	7	15	5	C
220016	Sorrento, Town of	10/1/92	05/1/08	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/07	8	10	5	C
220261	St. James Parish	10/1/91	05/1/12	7	15	5	C
220164	St. John The Baptist Parish	10/1/94	05/1/10	8	10	5	C
225205	St. Tammany Parish	10/1/92	05/1/11	7	15	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/11	6	20	10	C
220121	Walker, Town of	10/1/92	10/1/13	8	10	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/12	7	15	5	C
	Maine						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/15	8	10	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/15	8	10	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/13	8	10	5	C
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	10/1/15	7	15	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/11	10	0	0	R
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
	Maryland						
240087	Baltimore, City of	05/1/16	05/1/16	5	25	10	C
240042	Bel Air, Town of	10/1/93	10/1/12	7	15	5	C
240011	Calvert County	05/1/15	05/1/15	8	10	5	C
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240019	Cecil County	10/1/13	10/1/13	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Maryland (continued)						
240026	Dorchester County	10/1/13	10/1/13	8	10	5	C
240030	Frederick, City of	10/1/12	10/1/12	7	15	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240043	Havre de Grace, City of	05/1/09	10/1/11	8	10	5	C
240044	Howard County	10/1/07	05/1/13	7	15	5	C
240012	North Beach, City of	1/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
240066	Talbot County	10/1/14	10/1/14	8	10	5	C
	Massachusetts						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/13	8	10	5	C
250186	Cambridge, City of	10/1/15	10/1/15	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	10/1/15	8	10	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	10/1/15	10/1/15	9	5	5	C
250167	Northampton, City of	05/1/03	10/1/10	10	0	0	R
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, Town of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255218	Provincetown, Town of	10/1/11	10/1/11	9	5	5	C
255219	Quincy, City of	10/1/93	10/1/12	8	10	5	C
250103	Salisbury, Town of	05/1/16	05/1/16	8	10	5	C
250282	Scituate, Town of	10/1/91	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
250228	Winchester, Town of	10/1/13	10/1/13	8	10	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
	Michigan						
260142	Bedford, Township of	05/1/02	05/1/08	8	10	5	C
260467	Brooks Township	10/1/11	10/1/11	8	10	5	C
260473	Commerce, Township of	05/1/03	10/1/14	9	5	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	05/1/16	10	0	0	R
260109	Plainfield, Township of	05/1/10	05/1/13	8	10	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260402	Richfield, Township of	05/1/11	05/1/11	8	10	5	C
260190	Saginaw, Charter Township of	10/1/06	05/1/11	8	10	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Michigan (continued)						
260126	Shelby, Charter Township of	10/1/11	10/1/11	7	15	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/15	9	5	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
275233	Carver, City of	05/1/16	05/1/16	7	15	5	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
270162	Golden Valley, City of	10/1/14	10/1/14	7	15	5	C
270068	Granite Falls, City of	05/1/13	05/1/13	5	25	10	C
275240	Lake St. Croix Beach, City of	10/1/95	10/1/11	6	20	10	C
275243	Montevideo, City of	05/1/10	05/1/16	5	25	10	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	5	C
270307	Mower County	10/1/95	05/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	Mississippi						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/13	5	25	10	C
280109	Canton, City of	10/1/12	10/1/12	9	5	5	C
280016	Cleveland, City of	10/1/93	05/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	05/1/13	6	20	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/15	9	5	5	C
285253	Gulfport, City of	10/1/96	10/1/11	6	20	10	C
285255	Harrison County	10/1/03	05/1/15	6	20	10	C
280053	Hattiesburg, City of	10/1/94	05/1/15	8	10	5	C
280292	Hernando, City of	10/1/11	10/1/11	9	5	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285256	Jackson County	10/1/11	10/1/11	9	5	5	C
280304	Lamar County	10/1/08	05/1/12	8	10	5	C
280224	Lauderdale County	05/1/15	05/1/16	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/13	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/13	6	20	10	C
280094	Oxford, City of	05/1/12	05/1/12	8	10	5	C
280125	Panola County	05/1/12	05/1/12	8	10	5	C
285260	Pascagoula, City of	10/1/07	10/1/15	7	15	5	C
285261	Pass Christian, City of	10/1/93	05/1/15	7	15	5	C
280129	Pearl River County	10/1/12	10/1/12	8	10	5	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	05/1/11	6	20	10	C
280124	Starkville, City of	05/1/12	05/1/12	9	5	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Missisippi (continued)						
280300	Stone County	10/1/10	10/1/15	9	5	5	C
280100	Tupelo, City of	05/1/03	10/1/15	9	5	5	C
280176	Vicksburg, City of	10/1/93	05/1/12	6	20	10	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
	Missouri						
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290338	Brentwood, City of	05/1/16	05/1/16	9	5	5	C
290351	Ferguson, City of	10/1/95	05/1/01	10	0	0	R
290352	Florissant, City of	10/1/13	10/1/13	8	10	5	C
290223	Hannibal, City of	05/1/11	05/1/11	8	10	5	C
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	05/1/16	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290889	Maryland Heights, City of	10/1/13	10/1/13	9	5	5	C
290475	Platte County	05/1/09	05/1/10	5	25	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
	Montana						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	05/1/13	8	10	5	C
300108	Circle, Town of	10/1/91	05/1/15	10	0	0	R
300023	Flathead County	10/1/93	10/1/07	8	10	5	C
300027	Gallatin County	10/1/15	10/1/15	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	05/1/14	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
	Nebraska						
310187	DeWitt, Village of	05/1/11	05/1/11	9	5	5	C
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	05/1/15	5	25	10	C
315274	Omaha, City of	05/1/12	05/1/12	9	5	5	C
315275	Papillion, City of	10/1/10	05/1/16	7	15	5	C
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
	Nevada						
320001	Carson City, City of	10/1/94	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	10/1/13	5	25	10	C
320013	Lander County	10/1/12	10/1/12	8	10	5	C
325276	Las Vegas, City of	10/1/91	10/1/13	5	25	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
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

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	New Hampshire						
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	10/1/10	10	0	0	R
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
	New Jersey						
340312	Aberdeen, Township of	05/1/10	10/1/15	8	10	5	C
340001	Absecon, City of	10/1/14	10/1/14	8	10	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/13	5	25	10	C
340396	Barnegat, Township of	05/1/14	05/1/14	7	15	5	C
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/13	6	20	10	C
345282	Beach Haven, Borough of	10/1/91	10/1/13	5	25	10	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
345283	Belmar, Borough of	05/1/15	05/1/15	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/13	6	20	10	C
340459	Berkeley Heights, Township of	10/1/94	05/1/99	10	0	0	R
340428	Bernards, Township of	10/1/10	10/1/10	8	10	5	C
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/15	5	25	10	C
345287	Burlington, City of	05/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/13	6	20	10	C
345289	Cape May Point, Borough of	10/1/93	10/1/13	6	20	10	C
345292	Denville, Township of	10/1/11	05/1/16	6	20	10	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
345295	Fairfield, Township of	05/1/13	05/1/13	6	20	10	C
340434	Franklin, Township of	05/1/10	05/1/15	6	20	10	C
340037	Garfield, City of	05/1/12	10/1/14	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
340298	Hazlet, Township of	05/1/11	10/1/13	6	20	10	C
340303	Keansburg, Borough of	05/1/15	05/1/15	7	15	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340237	Lambertville, City of	05/1/12	05/1/12	8	10	5	C
340379	Lavallette, Borough of	05/1/04	10/1/13	6	20	10	C
345300	Lincoln Park, Borough of	05/1/16	05/1/16	5	25	10	C
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340011	Linwood, City of	10/1/14	10/1/14	7	15	5	C
340401	Little Falls, Township of	05/1/10	05/1/16	6	20	10	C
340046	Little Ferry, Borough of	10/1/15	10/1/15	7	15	5	C
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/13	5	25	10	C
345302	Longport, Borough of	10/1/95	10/1/13	5	25	10	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/13	5	25	10	C
340437	Manville, Borough of	10/1/14	10/1/14	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/13	5	25	10	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	New Jersey (continued)						
340313	Middletown, Township of	05/1/12	10/1/13	6	20	10	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340209	National Park, Borough of	10/1/12	10/1/12	9	5	5	C
340317	Neptune, Township of	05/1/15	05/1/15	6	20	10	C
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
340518	Ocean, Township of	05/1/14	05/1/14	6	20	10	C
345310	Ocean City, City of	10/1/92	05/1/16	5	25	10	C
340320	Oceanport, Borough of	05/1/10	10/1/15	7	15	5	C
340110	Palmyra, Borough of	10/1/09	05/1/15	7	15	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Township of	10/1/91	10/1/11	7	15	5	C
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340015	Pleasantville, City of	10/1/14	10/1/14	7	15	5	C
345313	Point Pleasant, Borough of	10/1/93	10/1/15	7	15	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/15	6	20	10	C
345528	Pompton Lakes, Borough of	10/1/91	05/1/13	5	25	10	C
345314	Rahway, City of	10/1/92	05/1/13	6	20	10	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	05/1/14	8	10	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	05/1/13	7	15	5	C
340473	Roselle Park, Borough of	10/1/15	10/1/15	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	10/1/13	5	25	10	C
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	05/1/09	7	15	5	C
340280	South River, Borough of	10/1/14	10/1/14	6	20	10	C
340329	Spring Lake, Borough of	10/1/94	05/1/14	6	20	10	C
340393	Stafford, Township of	10/1/91	10/1/13	5	25	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/14	5	25	10	C
345324	Surf City, Borough of	10/1/92	05/1/14	5	25	10	C
345293	Toms River, Township of	10/1/92	05/1/13	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
340159	Upper, Township of	10/1/11	10/1/13	6	20	10	C
345326	Ventnor, City of	10/1/92	05/1/16	6	20	10	C
340446	Warren, Township of	05/1/10	05/1/15	8	10	5	C
345327	Wayne, Township of	10/1/91	05/1/15	7	15	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345329	Wildwood, City of	05/1/16	05/1/16	6	20	10	C
345330	Wildwood Crest, Borough of	10/1/93	05/1/14	6	20	10	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	New Mexico						
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	05/1/13	8	10	5	C
350001	Bernalillo County	10/1/93	05/1/13	8	10	5	C
350010	Clovis, City of	10/1/91	10/1/13	8	10	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	10/1/12	8	10	5	C
	New York						
360226	Amherst, Town of	10/1/95	10/1/15	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
360040	Chenango, Town of	05/1/16	05/1/16	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
361336	East Fishkill, Town of	10/1/15	10/1/15	8	10	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C
360197	Fleischmanns, Village of	05/1/15	05/1/15	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	05/1/12	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/10	8	10	5	C
360912	Harrison, Town of	10/1/14	10/1/14	8	10	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	10/1/15	10	0	0	R
360476	Lawrence, Village of	10/1/92	05/1/13	10	0	0	R
365338	Long Beach, City of	10/1/09	05/1/16	7	15	5	C
360916	Mamaroneck, Village of	10/1/14	10/1/14	8	10	5	C
360208	Margaretville, Village of	05/1/15	05/1/15	8	10	5	C
360209	Middletown, Town of	05/1/15	05/1/15	7	15	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/11	10	0	0	R
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	New York (continued)						
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	05/1/13	10	0	0	R
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	05/1/10	8	10	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
	North Carolina						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370032	Asheville, City of	10/1/14	10/1/14	8	10	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	10/1/13	7	15	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/07	8	10	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	05/1/00	05/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	05/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370059	Cherokee County	05/1/13	05/1/13	9	5	5	C
370263	Clinton, City of	10/1/94	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C
370086	Durham, City of	05/1/14	05/1/14	8	10	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	10/1/13	8	10	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	05/1/12	6	20	10	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370099	Gaston County	10/1/11	10/1/11	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	North Carolina (continued)						
370178	Jacksonville, City of	10/1/91	05/1/16	7	15	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/11	6	20	10	C
370145	Kinston, City of	10/1/94	05/1/08	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370170	Kure Beach, Town of	05/1/15	05/1/15	8	10	5	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	05/1/08	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, Town of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
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
370340	Onslow County	10/1/15	10/1/15	7	15	5	C
370342	Orange County	10/1/11	10/1/11	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/12	8	10	5	C
370181	Pamlico County	10/1/92	10/1/12	8	10	5	C
370267	Pine Knoll Shores, Town of	10/1/92	05/1/13	6	20	10	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	05/1/12	7	15	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/14	10	0	0	R
370432	River Bend, Town of	05/1/10	05/1/10	8	10	5	C
370092	Rocky Mount, City of	10/1/92	05/1/13	6	20	10	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/11	7	15	5	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/11	7	15	5	C
370187	Topsail Beach, Town of	10/1/92	05/1/15	5	25	10	C
370438	Vandemere, Town of	10/1/92	10/1/12	8	10	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370435	Walnut Creek, Village of	10/1/14	10/1/14	8	10	5	C
370017	Washington, City of	10/1/92	05/1/12	7	15	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/12	6	20	10	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	05/1/16	5	25	10	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	North Carolina (continued)						
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/14	7	15	5	C
	North Dakota						
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
	Ohio						
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/12	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	05/1/12	8	10	5	C
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	10/1/14	10	0	0	R
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/14	10	0	0	R
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	05/1/16	9	5	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400046	Norman, City of	10/1/11	10/1/11	5	25	10	C
405378	Oklahoma City, City of	05/1/14	05/1/14	8	10	5	C
400080	Ponca City, City of	05/1/10	05/1/14	5	25	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	05/1/12	6	20	10	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
	Oregon						
410137	Albany, City of	10/1/91	05/1/12	6	20	10	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/10	10	0	0	R
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/12	6	20	10	C
415588	Clackamas County	10/1/04	10/1/12	6	20	10	C

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	Oregon (continued)						
410009	Corvallis, City of	10/1/91	05/1/12	6	20	10	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/12	9	5	5	C
410175	Heppner, City of	05/1/06	05/1/16	9	5	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	05/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	10/1/14	6	20	10	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalam, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	05/1/16	6	20	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/13	10	0	0	R
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410167	Salem, City of	05/1/08	10/1/12	6	20	10	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/14	10	0	0	R
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/15	10	0	0	R
410100	Talent, City of	10/1/00	05/1/16	8	10	5	C
410202	Tillamook, City of	10/1/06	05/1/11	7	15	5	C
410196	Tillamook County	05/1/01	10/1/13	10	0	0	R
410184	Troutdale, City of	05/1/08	05/1/13	7	15	5	C
	Pennsylvania						
420159	Altoona, City of	10/1/12	10/1/12	8	10	5	C
421331	Bedford, Township of	10/1/13	10/1/13	9	5	5	C
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420608	Hanover Township	10/1/10	10/1/10	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/13	6	20	10	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	05/1/13	8	10	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	05/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	05/1/10	8	10	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
420191	Lower Makefield, Township of	05/1/16	05/1/16	7	15	5	C
421040	Loyalsock, Township of	10/1/94	05/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/13	7	15	5	C
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/09	8	10	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	05/1/13	7	15	5	C

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Pennsylvania (continued)						
421026	Point, Township of	10/1/07	10/1/10	10	0	0	R
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
420209	Warwick, Township of	05/1/16	05/1/16	7	15	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/13	6	20	10	C
	Rhode Island						
445393	Bristol, Town of	05/1/13	05/1/13	8	10	5	C
445395	Charlestown, Town of	05/1/15	05/1/15	7	15	5	C
445398	East Providence, City of	05/1/14	05/1/14	9	5	5	C
445401	Middletown, Town of	10/1/91	05/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/14	10/1/14	8	10	5	C
445410	Westerly, Town of	05/1/13	05/1/13	8	10	5	C
	South Carolina						
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	05/1/16	7	15	5	C
450026	Beaufort, City of	10/1/92	05/1/13	7	15	5	C
450025	Beaufort County	10/1/91	05/1/12	6	20	10	C
450029	Berkeley County	05/1/08	05/1/13	8	10	5	C
450131	Cayce, City of	05/1/10	05/1/10	9	5	5	C
455412	Charleston, City of	10/1/93	10/1/15	6	20	10	C
455413	Charleston County	10/1/95	05/1/10	4	30	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	05/1/12	7	15	5	C
450078	Florence, City of	10/1/91	10/1/10	7	15	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/12	7	15	5	C
450087	Georgetown, City of	10/1/93	05/1/14	7	15	5	C
450085	Georgetown County	05/1/10	05/1/10	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	05/1/10	5	25	10	C
450037	Hollywood, Town of	10/1/10	10/1/15	7	15	5	C
450104	Horry County	10/1/10	10/1/10	9	5	5	C
455416	Isle of Palms, City of	10/1/94	05/1/16	6	20	10	C
450115	Kershaw County	05/1/14	05/1/14	9	5	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	05/1/16	7	15	5	C
450040	Meggett, Town of	10/1/96	05/1/16	7	15	5	C
455417	Mount Pleasant, City of	10/1/94	10/1/10	6	20	10	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	South Carolina (continued)						
450110	North Myrtle Beach, Town of	10/1/91	10/1/12	6	20	10	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	05/1/99	05/1/15	9	5	5	C
450028	Port Royal, Town of	05/1/11	05/1/11	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/10	8	10	5	C
450196	Rock Hill, City of	10/1/14	10/1/14	8	10	5	C
450249	Rockville, Town of	10/1/98	05/1/16	7	15	5	C
450256	Seabrook Island, Town of	10/1/95	05/1/16	5	25	10	C
455418	Sullivans Island, Town of	05/1/04	10/1/10	6	20	10	C
450184	Sumter, City of	10/1/92	05/1/12	8	10	5	C
450182	Sumter County	10/1/92	05/1/12	8	10	5	C
450111	Surfside Beach, Town of	10/1/10	05/1/16	5	25	10	C
450193	York County	10/1/09	10/1/09	9	5	5	C
	South Dakota						
460044	Madison, City of	05/1/14	05/1/14	8	10	5	C
460054	Meade County	10/1/15	10/1/15	9	5	5	C
460042	Parkston, City of	05/1/14	05/1/14	9	5	5	C
465420	Rapid City, City of	10/1/92	05/1/13	7	15	5	C
460046	Spearfish, City of	05/1/14	05/1/14	9	5	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	10/1/15	9	5	5	C
470150	Cookeville, City of	05/1/14	05/1/14	9	5	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
470206	Franklin, City of	10/1/15	10/1/15	9	5	5	C
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
475432	Johnson City, City of	10/1/14	10/1/14	9	5	5	C
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
470380	Watertown, City of	05/1/13	05/1/13	9	5	5	C
470204	Williamson County	10/1/08	10/1/15	8	10	5	C
470207	Wilson County	05/1/13	05/1/13	9	5	5	C
	Texas						
485454	Arlington, City of	10/1/91	10/1/10	7	15	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/13	7	15	5	C
480289	Bellaire, City of	10/1/93	05/1/14	7	15	5	C

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Texas (continued)						
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480878	Bevil Oaks, City of	05/1/10	10/1/11	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/11	6	20	10	C
485459	Burleson, City of	10/1/91	05/1/12	7	15	5	C
481209	Burnet County	05/1/14	05/1/14	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/12	6	20	10	C
485462	Cleburne, City of	10/1/92	05/1/13	8	10	5	C
480083	College Station, City of	05/1/10	05/1/10	7	15	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	05/1/16	8	10	5	C
485464	Corpus Christi, City of	10/1/91	10/1/13	7	15	5	C
480171	Dallas, City of	10/1/91	05/1/11	5	25	10	C
480291	Deer Park, City of	10/1/00	10/1/12	8	10	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
481569	Dickinson, City of	10/1/12	10/1/12	8	10	5	C
480173	Duncanville, City of	10/1/91	05/1/12	7	15	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	05/1/15	7	15	5	C
480596	Fort Worth, City of	10/1/12	10/1/12	8	10	5	C
485469	Galveston, City of	05/1/14	05/1/14	7	15	5	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/12	5	25	10	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	5	C
480599	Haltom City, City of	10/1/12	10/1/12	7	15	5	C
480287	Harris County	05/1/04	10/1/14	7	15	5	C
480296	Houston, City of	05/1/02	10/1/09	5	25	10	C
480601	Hurst, City of	10/1/92	05/1/13	7	15	5	C
485481	Kemah, City of	10/1/92	05/1/15	8	10	5	C
485487	LaPorte, City of	10/1/99	10/1/13	7	15	5	C
485488	League City, City of	10/1/92	10/1/12	6	20	10	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480043	Live Oak, City of	05/1/10	05/1/10	7	15	5	C
480452	Lubbock, City of	10/1/92	05/1/14	7	15	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
480304	Missouri City, City of	05/1/10	05/1/10	7	15	5	C
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	C
485493	New Braunfels, City of	10/1/13	10/1/13	6	20	10	C
480607	North Richland Hills, City of	10/1/91	05/1/09	6	20	10	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	10/1/14	5	25	10	C
480077	Pearland, City of	05/1/05	05/1/14	6	20	10	C
481028	Pflugerville, City of	05/1/11	05/1/11	7	15	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/11	7	15	5	C
480608	Richland Hills, City of	05/1/14	05/1/14	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	10/1/11	7	15	5	C
485510	Shoreacres, City of	05/1/14	05/1/14	9	5	5	C
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Texas (continued)						
481127	Sunset Valley, City of	05/1/10	05/1/10	8	10	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	05/1/14	05/1/14	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480654	Wharton, City of	10/1/11	10/1/11	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
	Utah						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	10/1/08	7	15	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	05/1/01	10/1/11	9	5	5	C
490214	North Ogden, City of	10/1/93	05/1/13	8	10	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	10/1/14	6	20	10	C
490187	Weber County	10/1/15	10/1/15	9	5	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
500033	Colchester, Town of	05/1/16	05/1/16	8	10	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
	Virginia						
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/13	6	20	10	C
515520	Arlington County	10/1/92	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510034	Chesapeake, City of	05/1/15	05/1/15	8	10	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	10/1/14	6	20	10	C
510054	Falls Church, City of	05/1/07	05/1/12	7	15	5	C
510071	Gloucester County	10/1/95	05/1/11	7	15	5	C
515527	Hampton, City of	05/1/11	05/1/11	8	10	5	C
510201	James City County	10/1/92	05/1/13	7	15	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/13	8	10	5	C
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
510129	Richmond, City of	10/1/15	10/1/15	8	10	5	C
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510154	Stafford County	05/1/11	05/1/11	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/11	8	10	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/10	8	10	5	C

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2 Status: C = Current, R = Rescinded

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	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
530076	Carnation, City of	10/1/14	10/1/14	7	15	5	C
530103	Centralia, City of	10/1/94	05/1/16	6	20	10	C
530104	Chehalis, City of	10/1/94	05/1/13	6	20	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	05/1/16	8	10	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C
530201	Ferndale, City of	05/1/15	05/1/15	7	15	5	C
530140	Fife, City of	05/1/06	10/1/09	5	25	10	C
530166	Index, Town of	05/1/98	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530080	Kent, City of	05/1/10	05/1/10	6	20	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C
530095	Kittitas County	05/1/15	05/1/15	6	20	10	C
530156	La Conner, Town of	10/1/96	05/1/12	7	15	5	C
530102	Lewis County	10/1/94	05/1/14	6	20	10	C
530316	Lower Elwha/Klallam Tribe	10/1/00	10/1/10	8	10	5	C
530331	Lummi Nation	05/1/10	10/1/14	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	10/1/12	6	20	10	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	05/1/13	5	25	10	C
530138	Pierce County	10/1/95	05/1/12	2	40	10	C
530087	Redmond, City of	05/1/16	05/1/16	5	25	10	C
530088	Renton, City of	10/1/94	10/1/14	5	25	10	C
530151	Skagit County	05/1/98	10/1/15	6	20	10	C
535534	Snohomish County	05/1/06	05/1/15	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	10/1/13	6	20	10	C
530204	Sumas, City of	10/1/93	05/1/13	6	20	10	C
530188	Thurston County	10/1/00	10/1/13	4	30	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530067	Westport, City of	10/1/09	10/1/14	8	10	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
	West Virginia						
540282	Berkeley County	10/1/11	10/1/11	7	15	5	C
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540073	Charleston, City of	10/1/11	10/1/11	9	5	5	C
540226	Hampshire County	10/1/13	10/1/13	8	10	5	C
540065	Jefferson County	10/1/06	05/1/12	8	10	5	C
540006	Martinsburg, City of	05/1/16	05/1/16	8	10	5	C
540144	Morgan County	10/1/13	10/1/13	9	5	5	C
540194	Parsons, City of	05/1/16	05/1/16	8	10	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C

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2 Status: C = Current, R = Rescinded

TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE MAY 1, 2016 (continued)

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA[1]	% DISCOUNT FOR NON-SFHA	STATUS[2]
	Wisconsin						
550001	Adams County	10/1/91	05/1/12	7	15	5	C
550612	Allouez, Village of	10/1/92	05/1/12	6	20	10	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	05/1/01	05/1/12	5	25	10	C
550366	Evansville, City of	05/1/10	05/1/10	7	15	5	C
550136	Fond du Lac, City of	05/1/13	05/1/13	7	15	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
550523	Kenosha County	05/1/13	05/1/13	5	25	10	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	05/1/12	8	10	5	C
550487	New Berlin, City of	10/1/05	05/1/10	7	15	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550402	Reedsburg, City of	05/1/13	05/1/13	6	20	10	C
550660	Suamico, Village of	05/1/08	05/1/13	7	15	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
	Wyoming						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/10	8	10	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	05/1/16	10	0	0	R
	Puerto Rico						
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.
2 Status: C = Current, R = Rescinded

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

I. GENERAL DESCRIPTION

The primary objective of the Severe Repetitive Loss (SRL) properties strategy is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding. Approximately 11,900 insured properties have been identified with a high frequency of losses or a high value of claims. As these policies come up for renewal, they will be transferred to the National Flood Insurance Program (NFIP) Servicing Agent's Special Direct Facility (SDF).

The close supervision the SDF provides the group of policies, and the attention the group of properties receives when mitigation decisions are made, contribute to attaining the strategy's primary objective. The SRL group consists of any NFIP-insured property that has met at least 1 of the following paid flood loss criteria since 1978, regardless of ownership:

- 4 or more separate claim payments of more than $5,000 each (including building and contents payments); or
- 2 or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, 2 of the claim payments must have occurred within 10 years of each other. Multiple losses at the same location within 10 days of each other are counted as 1 loss, with the payment amounts added together.

The loss history includes all ownership of the property since 1978 or since the building's construction if built after 1978.

SRL properties with renewal dates of January 1, 2007, or later will be afforded coverage (new business or renewal) only through the SDF.

The agent/producer of record will remain in that capacity while the policy is in the SDF. The NFIP Servicing Agent will pay the agent/producer of record the standard 15% commission that is paid on all NFIP Direct business.

II. NOTIFICATION REQUIREMENTS

Policies that renew on or after January 1, 2007, and meet the SRL criteria will be transferred to the SDF for policy issuance. Any policy that meets the SRL criteria during the current term will be transferred to the SDF with the subsequent renewal. As requests for review (discussed in "IV. Dispute Resolution" below) are successful, and the Federal Emergency Management Agency (FEMA) or its designee approves properties for mitigation, policies will be transferred out of the SDF.

When policies are to be transferred to the SDF, the NFIP Bureau and Statistical Agent (NFIP Bureau) will notify Write Your Own (WYO) Companies and the NFIP Servicing Agent at least 150 days prior to the expiration date. The companies will notify the affected policyholders, their agents/producers, and their lenders 90 days before expiration of the policy. This notice will explain that the policies are ineligible for coverage outside of the SDF. (See agent, lender, and policyholder SDF Notification Letters on pages SRL 3–8.) Offers to renew will be issued by the SDF approximately 45 days prior to the expiration date.

III. RE-UNDERWRITING REQUIREMENTS

All SRL policies that have been transferred to the NFIP SDF and will renew on or after October 1, 2012, must be re-underwritten before they can be renewed.

The NFIP SDF will require a new Application, photographs of the front and rear of the building, Elevation Certificate if applicable, and any additional documents to ensure that policy information and rates are current and correct. This documentation will be needed at least 120 days prior to the expiration date. Policies will be processed and issued based upon current rates, zone, and map information, except for those properties meeting the NFIP grandfathering eligibility rules.

IV. DISPUTE RESOLUTION

The designation of a property as an SRL property is based on the data on file with the NFIP. If the policyholder believes that the claims history is inaccurate, or if the property has already been mitigated to reduce future flooding, the designation may be challenged.

When a policyholder has documentation that the NFIP-insured property has not sustained the losses reported, a request for review may be presented, in writing, to the NFIP Bureau. All documentation to substantiate the review must be included with the request letter. The policy will remain in the SDF during the review.

The policyholder and agent/producer will be notified of the results of the review. If the policyholder's request for review is successful, and the policyholder requests that the policy be returned to the previous carrier, the SDF policy will be canceled and the full premium will be returned to the former carrier. Otherwise, the

policy will be set up for release from the SDF at its next renewal. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle, unless the new claim qualifies the property for the SDF.

If FEMA has approved the property for mitigation efforts other than buyout or demolition, the property will be removed from the SDF at the next renewal.

If the property is bought out or demolished under an approved FEMA mitigation project, and the mitigation efforts for the specific property are FEMA approved, the policy will be canceled and the pro-rata premium (less Federal Policy Fee and, if applicable, Probation Surcharge) will be refunded. When a property is bought out or demolished, any commission chargeback to the agent/producer will be forgiven.

V. NEW BUSINESS SEVERE REPETITIVE LOSS PROPERTIES

If during the application process, a property is determined to be an SRL property, the completed application and all required documentation must be submitted to the NFIP SDF:

NFIP Special Direct Facility
P.O. Box 29524
Shawnee Mission, KS 66201-5524

VI. FLOOD MITIGATION ASSISTANCE AND SEVERE REPETITIVE LOSS GRANT PROGRAMS

The Flood Mitigation Assistance (FMA) Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating SRL structures. Mitigated properties may qualify for reduced flood insurance rates.

The Biggert-Waters Flood Insurance Reform Act of 2012 eliminated the SRL Program authorized by the Flood Insurance Reform Act of 2004 (FIRA 2004), in which Congress directed FEMA to develop a program to reduce future flood losses. The FMA Program, which continues to focus on the mitigation of SRL properties, makes funding available for a variety of flood mitigation activities. Under the FMA Program, FEMA provides funds to state and local governments to make offers of assistance to NFIP-insured property owners for mitigation projects that reduce future flood losses such as:

- Acquisition or relocation of at-risk structures and conversion of the property to open space;
- Elevation of existing structures; *or*
- Dry floodproofing of historic properties.

FMA mitigation grants are provided to eligible applicants (states, territories, and tribes) that, in turn, provide subgrants to local governments or communities. The applicant must have a FEMA-approved mitigation plan at the time that the project is awarded.

State and local officials will prioritize NFIP-insured properties within their jurisdictions for FMA grants. They may contact the policyholder directly to determine the appropriate mitigation activity that will most effectively reduce future flood losses and to advise them of their inclusion in the FMA grant application.

To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, property owners should contact their local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at http://www.fema.gov/hazard-mitigation-assistance.

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated as Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004, made it a top priority to reduce the number of SRL properties nationwide. As of January 2013, FEMA has identified approximately 11,900 properties that meet the designation for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

(1) Four or more separate claim payments of more than $5,000 each (building and/or contents payments); or

(2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold: First, the NFIP has centralized the processing of all flood insurance policies for SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA implements the Flood Mitigation Assistance (FMA) grant program annually to mitigate SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP Servicing Agent. This center is the Special Direct Facility (SDF).

www.fema.gov

Agent
Date
Page 2

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program. You will, however, continue to be the agent of record throughout the process.

- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**

- For the time being, the SDF will be the only source of NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.

- You should encourage your client to continue to contact you directly for any service needs on the policy because you will remain the agent of record.

- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating your client's NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/hazard-mitigation-assistance.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated as Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004, made it a top priority to reduce the number of SRL properties nationwide. As of January 2013, FEMA has identified approximately 11,900 properties that meet the designation for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

(1) Four or more separate claim payments of more than $5,000 each (building and/or contents payments); or

(2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies for SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA implements the Flood Mitigation Assistance (FMA) grant program annually to mitigate SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP Servicing Agent. This center is the Special Direct Facility (SDF).

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Lender
Date
Page 2

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program.

- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**

- For the time being, the SDF will be the only source of NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.

- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating your client's NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/hazard-mitigation-assistance.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

As you may be aware, your property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your property meets the criteria for a subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated as Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004, made it a top priority to reduce the number of SRL properties nationwide. As of January 2013, FEMA has identified approximately 11,900 properties that meet the designation for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

(1) Four or more separate claim payments of more than $5,000 each (building and/or contents payments); or

(2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies for SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA implements the Flood Mitigation Assistance (FMA) grant program annually to mitigate SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP Servicing Agent. This center is the Special Direct Facility (SDF).

www.fema.gov

Policyholder
Date
Page 2

- As a result, your policy will not be processed by your chosen WYO Company or by the traditional NFIP Direct Program. Your agent, however, will continue to be the agent of record throughout the process.

- Approximately 45 days prior to the renewal date of your policy, you will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that you should pay.**

- For the time being, the SDF will be the only source of NFIP flood insurance coverage for your property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to you will meet all the requirements of any mortgage company to the same extent as your current policy.

- You may continue to contact your agent directly for any service needs on the policy because he or she will remain the agent of record.

- The NFIP provides a procedure for you to follow if you believe that FEMA has incorrectly included your insured property on its list of SRL properties.

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating your NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/hazard-mitigation-assistance.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

GUIDANCE FOR LEASED FEDERAL PROPERTIES

I. GENERAL DESCRIPTION

In accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106, the Federal Emergency Management Agency (FEMA) will begin charging actuarial rates for a Leased Federal Property (LFP), which is any property leased from the Federal Government (including residential and non-residential properties) that the Administrator determines is located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. A list of property addresses meeting this description has been provided to FEMA by the U.S. Army Corps of Engineers. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009, that meet these criteria.

II. NOTIFICATION REQUIREMENTS

The National Flood Insurance Program (NFIP) maintains a list of LFP addresses available only to insurers. The insurer must determine whether property addresses for new or existing business appear on this list. Policies that have an address match must be rated using actuarial rates in accordance with the procedures below.

The insurer must notify existing policyholders (and their agents/producers and lenders) at least 120 days before renewal that their property has been identified as being located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. The notice must include the requirement for such policies to be rated using actuarial rates. Sample notification letters have been provided at the end of this section that can be altered to work with a company's billing cycle as necessary.

In order to establish the actuarial rate, the insurer must obtain a FEMA Elevation Certificate (EC), which provides current Flood Insurance Rate Map (FIRM) information and elevations. At least 2 photographs (front and back) of the building must also be submitted. If the EC is not received within 45 days from the date of notice, the renewal policy may be canceled or nullified, or it may be issued using tentative rates. Tentative rates use Risk Rating Method code "F," which is part of the Transaction Record Reporting and Processing (TRRP) Plan.

The use of tentative rates must follow the established tentative rate procedure, which includes informing the parties of the missing information that prevents the policy from being rated actuarially. Additionally, the claim settlement procedure, when a tentatively rated property suffers a loss, must also be included in the information presented with the tentative rates. Policies that are within the 120-day window prior to renewal will not receive the Leased Federal Property notice until the subsequent renewal.

III. TENTATIVE RATES

Tentative rates (see table on page LFP 2) are used to issue policies when agents/producers fail to provide the required full-risk rating information. Tentative rates are generally higher than other rates published in the manual. If the premium payment received is not sufficient to purchase the coverage limits requested, the policy will be issued with the coverage limits that can be purchased for the premium received, based on tentative rates.

When tentative rates are applied, a declarations page and a Tentative Rate Letter will be forwarded to the policyholder, agent/producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

If a loss occurs on a tentatively rated policy, the loss payment will be limited by the lower of the amount of coverage that the premium initially submitted will purchase (using the correct full-risk rating information), or the amount requested by application.

IV. APPEALS

The notice to policyholders must inform them that they can challenge their properties' inclusion on the Leased Federal Properties list by submitting documentation refuting the information that placed them on the list. One example of acceptable documentation is a letter from a community official or land surveyor stating that the property is not located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure. Another example is documentation showing that the insured, and not the Federal Government, owns the property. This information should be submitted to insurer, who will then process the request and forward it to FEMA for final review and determination. If FEMA approves the appeal, the property will be removed from the list and the building may continue to be rated as it was previously.

If the policyholder does not provide acceptable documentation, or the appeal has been denied, the

property will remain on the list. The insurer has the following options.

- A new policy can be issued or an existing policy renewed for a single policy term using tentative rates. If the policyholder does not provide acceptable documentation prior to the next policy expiration date, the company must non-renew the policy.
- The renewal policy can be canceled or nullified in accordance with the Write Your Own (WYO) Company's business practices.

Claims relating to a tentatively rated policy will not be processed until the required underwriting information needed to establish an actuarial rate for the policy has been received.

Any flood loss occurring after notifying the policyholder of the property's inclusion in the subset of properties cannot be settled until the insurer receives the appropriate underwriting documentation (i.e., new EC and photographs) or proof that the property should not have been placed on the list.

TABLE 1. TENTATIVE RATES [1, 2]

RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1–A30, AO, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential Business, Other Non-Residential[3]	7.00	4.00	8.00	8.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[4]	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential Business, Other Non-Residential[3]	5.00	3.00	5.00	3.00

FIRM ZONES V, V1–V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential Business, Other Non-Residential[3]	12.00	12.00	12.00	12.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building[4]	**Basic Limits**	**Additional Limits**	**Basic Limits**	**Additional Limits**
1–4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential Business, Other Non-Residential[3]	8.00	8.00	8.00	8.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 Use Pre-/Post-FIRM full-risk deductible factors (Table 8B) and ICC premiums (Table 9) for all tentatively rated buildings.

3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply).

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).

DEFINITIONS

This list of terms is intended to include those that have specific meaning to the National Flood Insurance Program (NFIP). In a few instances, standard industry terms have been added for additional focus and emphasis.

Act. The National Flood Insurance Act of 1968 and any amendments to it.

Actual Cash Value (ACV). The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

Adjuster Control Office. An NFIP claims office similar to a Flood Insurance Claims Office (FICO) with the exception that the Adjuster Control Office does not house insured files, maintain a claims examiner staff at the site, or issue claim payments.

Alternative Rating. A rating method used when a building is Pre-FIRM, the Flood Insurance Rate Map (FIRM) zone is unknown, and the community in which the building is located has no V Zones. May also be used for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term.

Anchored. Adequately secured to prevent flotation, collapse, or lateral movement.

Application. The statement made and signed by the prospective policyholder or the agent/producer in applying for an NFIP flood insurance policy. The Application gives information used to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The Application is part of the flood insurance policy. For a policy to be issued, the correct premium payment must accompany the Application.

Appurtenant Structure. A detached garage servicing a 1–4 family dwelling.

Assignment. The transfer by a policyholder of his/her legal right or interest in a policy contract to a third party. In the NFIP, written assignment of a policy is permissible upon transfer of title, without the consent of the FEMA, except in the case where a residential (household) contents-only policy is involved or a policy was issued to cover a building in the course of construction.

Base Flood. A flood having a 1% chance of being equaled or exceeded in any given year.

Base Flood Depth (BFD). The depth shown on the Flood Insurance Rate Map (FIRM) for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year.

Base Flood Elevation (BFE). The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, V1–V30, and VE.

Basement. Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

Binder or Certificate of Insurance. A temporary agreement between company, agent/producer, and insured that the policy is in effect. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes Certificates of Insurance and similar forms for renewal policies.

Blanket Insurance. A single amount of insurance applying to more than 1 building and/or contents. Blanket insurance is not permitted under the NFIP.

Breakaway Wall. A wall that is not part of the structural support of a building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

Building.

- A structure with 2 or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; *or*
- A manufactured home (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation); *or*
- A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

"Building" does not mean a gas or liquid storage tank or a recreational vehicle, a park trailer, or other similar vehicle, except as described above.

Building in the Course of Construction. A walled and roofed building (see the General Rules section for exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.

Business Building. A building in which the named insured is a commercial enterprise primarily carried out to generate income and the coverage is for:

1. A building designed as a non-habitational building;
2. A mixed-use building in which the total floor area devoted to residential uses is
   a. 50% or less of the total floor area within the building if the residential building is a single family property; or
   b. 75% or less of the total floor area within the building for all other residential properties; or
3. A building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

Business Property. Either a business building or the contents within a business building, or both.

Cancellation. The termination of the insurance coverage provided by a policy before the expiration date.

Cistern. Covered cisterns and the water in them are defined as an integral part of an insurable building, meaning under the building or above ground and physically attached to a side of the building with 1 of the walls of the building and cistern being common to each other.

Claims Coordinating Office (CCO). A clearinghouse for the various insurers who are responding to a multi-peril catastrophe. Through voluntary participation, all losses are reported to the CCO and are processed to locate address matches among the reported claims. The interest of each carrier is protected as the Claims Coordinator maintains sole control over the policy and loss information. If a match is found, special care is taken to direct the assigned adjuster(s) to a mutually agreeable adjustment or to have 1 adjuster surrender his/her loss with the assurance that every effort will be made to replace it.

Closed Basin Lake. A natural lake from which water leaves primarily through evaporation and whose surface area exceeds or has exceeded 1 square mile at any time in the recorded past. NFIP-insured buildings that are subject to continuous lake flooding from a closed basin lake are covered under the provisions of Standard Flood Insurance Policy (SFIP).

Coastal Barrier. A naturally occurring island, sandbar, or other strip of land, including coastal mainland, that protects the coast from severe wave wash.

Coastal Barrier Improvement Act of 1990 (CBIA). Enacted on November 16, 1990, the Act greatly expanded the identified land in the Coastal Barrier Resources System (CBRS) established pursuant to the Coastal Barrier Resources Act (CBRA) of 1982.

Coastal Barrier Resources Act of 1982 (CBRA). For the purposes of the NFIP, the CBRA of 1982 designated certain portions of the Gulf Coast and East Coast as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.

Coastal Barrier Resources System (CBRS). Communities, coastal barriers, and Otherwise Protected Areas (OPAs) identified by the legislation defined above.

Coastal High Hazard Areas. Special Flood Hazard Areas (SFHAs) along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps (FIRMs) as zones V, V1–V30, and VE.

Coinsurance. A penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80% of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less. Co-insurance applies only to building coverage under the Residential Condominium Building Association Policy (RCBAP).

Community. A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

Community Number. A 6-digit designation identifying each NFIP community. The first 2 numbers are the state code. The next 4 are the FEMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map (FIRM) for that community.

Community Rating System (CRS). A program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

Condominium Association. The entity made up of the unit owners responsible for the maintenance and operation of the following:

- Common elements owned in undivided shares by unit owners
- Other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

Condominium Building. A type of building in the form of ownership in which each unit owner has an undivided interest in common elements of the building.

Contract Agent. An employee of a Write Your Own (WYO) Company, or an agent/producer under written contract with a WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk.

Countywide Map. A Flood Insurance Rate Map (FIRM) that shows flooding information for the entire geographic area of a county, including the incorporated communities within the county.

Crawlspace. An under-floor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. Crawlspaces generally have solid foundation walls. See Diagram 8 in the Elevation Certificate Instructions.

Cumulative Damage Building. Any building that has incurred flood-related damage as a result of two or more flooding events in which the cumulative amounts of payments equals or exceeds the fair market value of such building, as determined through use of the following procedure. To determine whether a building has been cumulatively damaged, a loss percentage will be calculated, for each loss, equal to the claim payment amount for that loss divided by the fair market value of such building on the day before each loss. If the sum of the loss percentages for more than one loss equals or exceeds 100%, then the property will be deemed a cumulative damage building.

Cumulative Damage Property. Either a cumulative damage building or the contents within a cumulative damage building, or both.

Date of Construction. The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

Declarations Page. A computer-generated summary of information provided by the prospective policyholder in the application for flood insurance. The declarations page also describes the term of the policy and the limits of coverage and displays the premium and the insurer's name. The declarations page is a part of the flood insurance policy.

Deductible. The fixed amount of an insured loss that is the responsibility of the insured and that is incurred before any amounts are paid for the insured loss under the insurance policy.

Described Location. The location where the insured building or personal property is found. The described location is shown on the declarations page.

Diagram Number. Any of the numbers used in the instructions to the NFIP Elevation Certificate to identify the diagrams of the main types of buildings.

Direct Physical Loss By or From Flood. Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.

Doublewide Manufactured (Mobile) Home. A manufactured (mobile) home that, when assembled as a nonmovable, permanent building, is at least 16 feet wide and has an area within its perimeter walls of at least 600 square feet.

Dwelling. A building designed for use as a residence for no more than 4 families or a single-family unit in a building under the condominium form of ownership.

Dwelling Form. See "Standard Flood Insurance Policy (SFIP) – Dwelling Form."

Elevated Building. A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid (perimeter) foundation walls are not an acceptable means of elevating buildings in V and VE Zones.

Emergency Program. The initial phase of a community's participation in the National Flood Insurance Program, as prescribed by Section 1306 of the Act.

Enclosure. That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Erosion. The collapse, undermining, or subsidence of land along the shore of a lake or other body of water. Erosion is a covered peril if it is caused by waves or currents of water exceeding their cyclical levels which result in flooding.

Fair Market Value. The price that the seller is willing to accept and the buyer is to pay on the open market and in an arm's length transaction.

Federal Emergency Management Agency (FEMA). The Federal agency under which the NFIP is administered. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

Federal Policy Fee. A flat charge that the policyholder must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the NFIP.

Financial Assistance/Subsidy Arrangement. The arrangement between an insurance company and FEMA to initiate the company's participation in the Write Your Own (WYO) Program. It establishes the duties of the company and the government.

Finished (Habitable) Area. An enclosed area having more than 20 linear feet of finished interior walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage.

Flood.

- A general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property) from:
  - Overflow of inland or tidal waters;
  - Unusual and rapid accumulation or runoff of surface waters from any source; *or*
  - Mudflow; *or*
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

Flood Hazard Boundary Map (FHBM). Official map of a community issued by FEMA, where the boundaries of the flood, mudflow, and related erosion areas having special hazards have been designated.

Flood In Progress. A flood that is in progress on the earlier of either:

1. The date the community in which the insured property is located first experiences a flood as defined in this policy; or
2. The date and time of an event initiating a flood that directly or indirectly affects areas downstream or in a floodway and ultimately results in the damage to the insured property. Events that may initiate such a flooding event include, but are not limited to, the following:
   a. A spillway is opened;
   b. A levee is breached;
   c. Water is released from a dam; and
   d. Water escapes from the banks of a waterway (stream, river, creek, etc).
3. The applicability of this exclusion will be evaluated upon the assertion by a policyholder of the right to be paid for a loss under this policy.

Flood Insurance Claims Office (FICO). An NFIP claims processing office set up in a catastrophe area when a sufficient number of flood claims result from a single event.

Flood Insurance Rate Map (FIRM). Official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs), and the risk premium zones applicable to the community.

Flood Response Office (FRO). The FRO provides a local presence in an affected area and supports the Write Your Own (WYO) Companies, the NFIP Servicing Agent, and various Federal, state, and local officials in providing answers to claims coverage questions, forms for claims handling, and survey and statistical input. One of the key requirements of personnel at the FRO is to coordinate and conduct re-inspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO Companies and the NFIP Servicing Agent.

Floodplain. Any land area susceptible to being inundated by floodwaters from any source.

Floodplain Management. The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to emergency preparedness plans, flood-control works, and floodplain management regulations.

Floodproofing. Any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.

Foundation Walls. Masonry walls, poured concrete walls, or precast concrete walls, regardless of height, that extend above grade and support the loads of a building.

Freeboard. An additional amount of height above the Base Flood Elevation (BFE) used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a building's lowest floor must be elevated or floodproofed to be in accordance with state or community floodplain management regulations.

Full-Risk Premium Rate. A rate charged to a group of policies that results in aggregate premiums sufficient to pay anticipated losses and expenses for that group.

General Property Form. See "Standard Flood Insurance Policy (SFIP) – General Property Form."

Grade Elevation. The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).

Grandfathering. An exemption based on circumstances previously existing.

- Under NFIP statutory grandfathering, buildings located in Emergency Program communities and Pre-FIRM buildings in the Regular Program are eligible for subsidized flood insurance rates.

- Under NFIP administrative grandfathering, Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher Base Flood Elevations (BFEs) or more restrictive, greater risk zone designations result from Flood Insurance Rate Map (FIRM) revisions. Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are also eligible for administrative grandfathering.

Group Flood Insurance. Issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy (SFIP) through the NFIP.

HFIAA Surcharge. The statutory surcharge imposed by Section 1308 of the Act.

High-Rise Building. High-rise condominium buildings have 5 or more units and at least 3 floors excluding enclosure even if it is the lowest floor for rating purposes. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise. Under the NFIP, townhouses/rowhouses are not considered high-rise buildings, regardless of the number of floors.

Historic Building. Any building that is:

- Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; *or*
- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary of the Interior to qualify as a registered historic district; *or*
- Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; *or*
- Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
  - By an approved state program as determined by the Secretary of the Interior; *or*
  - Directly by the Secretary of the Interior in states without approved programs.

Improvements and Betterments. Fixtures, alterations, installations, or additions made or acquired solely at a tenant's expense and comprising part of an insured building.

Increased Cost of Compliance (ICC). Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the building actually sustained from a flooding event, to comply with mitigation requirements of state or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition, or any combination thereof.

Letter of Determination Review (LODR). FEMA's ruling on the determination made by a lender or third party that a borrower's building is in a Special Flood Hazard Area (SFHA). A LODR deals only with the location of a building relative to the SFHA boundary shown on the Flood Insurance Rate Map (FIRM).

Letter of Map Amendment (LOMA). An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area (SFHA). A LOMA is issued only by FEMA.

Letter of Map Revision (LOMR). An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

Loss in Progress. A loss that is already in progress as of 12:01 a.m. on the first day of the policy term; or, as to any increase in the limits of coverage which is requested, a loss that is already in progress when the additional coverage is requested.

Lowest Adjacent Grade. The lowest point of the ground level immediately next to a building.

Lowest Floor. The lowest floor of the lowest enclosed area (including a basement). An unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor provided that such enclosure is not built so as to render the structure in violation of requirements.

Lowest Floor Elevation (LFE). The measured distance of a building's lowest floor above the National Geodetic Vertical Datum (NGVD) or other datum specified on the FIRM for that location.

Low-Rise Building. Low-rise condominium buildings have fewer than 5 units regardless of the number of floors or 5 or more units with fewer than 3 floors including basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated

building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

Mandatory Purchase. Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect Federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.

Manufactured (Mobile) Home. A structure built on a permanent chassis, transported to its site in 1 or more sections, and affixed to a permanent foundation. "Manufactured (mobile) home" does not include recreational vehicles.

Manufactured (Mobile) Home Park or Subdivision, Existing. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community's initial Flood Insurance Rate Map (FIRM), whichever is later.

Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site. The preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Manufactured (Mobile) Home Park or Subdivision, New. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community's initial Flood Insurance Rate Map (FIRM), whichever is later.

Map Revision. A change in the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) for a community which reflects revised zone, base flood, or other information.

Masonry Walls. Walls constructed of individual components laid in and bound together with mortar. These components can be brick, stone, concrete block, etc.

Misrating. The premium charged is incorrect because one or more of the rating characteristics used to determine the applicable premium rate for an application or renewal is discovered to be incorrect or was previously correct, but has changed. For example, a misrating will be considered to have occurred when the premium rate charged is incorrect because:

1. The policy was issued on the incorrect form of the Standard Flood Insurance Policy;
2. The policyholder's loss history makes the property ineligible for coverage at that rate;
3. The building has been physically altered (e.g., addition of an enclosure);
4. The use or occupancy of the building changed (e.g., the building is no longer utilized as a primary residence or a single family building was converted to a non-residential business building);
5. The building was reclassified as a severe repetitive loss building or a cumulative damage building;
6. The building was substantially damaged or improved;
7. The wrong flood zone or Base Flood Elevation was utilized to determine the premium rates;
8. The presence or absence of certain structural characteristics used in determining premium rates (e.g., basement, enclosures, or crawlspaces) is incorrectly indicated on the policy record;
9. The building replacement cost used to determine the premium rate is incorrect;
10. The building construction date is incorrectly indicated on the policy record; or
11. The community in which the property covered by the policy is shown to be located on the policy record is incorrect.

Mixed-Use Building. A building that has both residential and non-residential uses.

Modular Building. A building that is usually transported to its site on a steel frame or special trailer because it does not have a permanent chassis like a manufactured (mobile) home. A modular building is classified and rated under 1 of the other building types.

Mortgage Portfolio Protection Program (MPPP). A program designed to help lending institutions maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a Write Your Own (WYO) Company.

Mudflow. A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

Multifamily Building. An Other Residential Building that is not a condominium building.

National Flood Insurance Program (NFIP). The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

National Geodetic Vertical Datum (NGVD) of 1929. National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD 1929 may be used as the reference datum on some Flood Insurance Rate Maps (FIRMs).

Natural Grade. The grade unaffected by construction techniques such as fill, landscaping, or berming.

New Construction. Buildings for which the "start of construction" commenced on or after the effective date of an initial Flood Insurance Rate Map (FIRM) or after December 31, 1974, whichever is later, including any subsequent improvements.

Newly Mapped (A Property Newly Mapped into the SFHA). A property that was once designated outside of the Special Flood Hazard Area (SFHA) on an effective Flood Insurance Rate Map (FIRM), and following a map revision, is designated within the SFHA. Property newly mapped into the SFHA by a map revision on or after April 1, 2015, and meeting certain loss history requirements is eligible for the Newly Mapped rating procedure outlined in the Newly Mapped section of this manual if coverage is purchased within 1 year of the map revision and continuously maintained. A property meeting the loss history requirements and newly mapped into the SFHA by a map revision effective on or after October 1, 2008, and before April 1, 2015, may be insured under the Newly Mapped rating procedure if coverage is purchased on or after April 1, 2015, but before April 1, 2016, and maintained continuously. The newly mapped procedure is not available for any property mapped into the SFHA by the initial FIRM.

NFIP Bureau and Statistical Agent. A corporation, partnership, association, or any other organized entity that contracts with FEMA to be the focal point of support operations for the NFIP.

NFIP Servicing Agent. A corporation, partnership, association, or any other organized entity that contracts with FEMA to service insurance policies as direct business.

NFIP Special Direct Facility (SDF). Formed in 2000, a branch of the NFIP Servicing Agent to which Write Your Own (WYO) Companies transfer renewals for identified Severe Repetitive Loss (SRL) properties so that mitigation assistance can be offered to the policyholders.

Non-Primary Residence. A residential building that is not the primary residence of the policyholder.

Non-Primary Residential Property. Either a non-primary residence or the contents within a non-primary residence, or both.

Non-Residential Building. A commercial or mixed-use building where the primary use is commercial or non-habitational.

Non-Residential Property. Either a non-residential building, the contents within a non-residential building, or both.

North American Vertical Datum (NAVD) of 1988. The vertical control datum established for vertical control surveying in the United States of America based upon the General Adjustment of the North American Datum of 1988. It replaces the National Geodetic Vertical Datum (NGVD) of 1929.

Nullification. The act of declaring an insurance contract invalid from its inception so that, from a legal standpoint, the insurance contract never existed.

Other Non-Residential Building. This is a subcategory of nonresidential buildings; a non-habitational building that does not qualify as a business building or residential building.

Other Residential Building. A residential building that is designed for use as a residential space for 5 or more families or a mixed-use building in which the total floor area devoted to non-residential uses is less than 25% of the total floor area within the building.

Other Residential Property. Either an other-residential building, the contents within an other residential building, or both.

Otherwise Protected Areas (OPAs). Areas established under Federal, state, or local law, or held by a qualified organization, primarily for wildlife refuge, sanctuary, recreational, or natural resource conservation purposes. The only Federal spending prohibition within OPAs is Federal flood insurance.

Out-As-Shown Determination. An alternative outcome of the FEMA Letter of Map Amendment (LOMA) review process stating that a specific property is located outside the Special Flood Hazard Area (SFHA) as indicated on the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM).

Participating Community. A community for which FEMA has authorized the sale of flood insurance under the NFIP.

Policy. The entire written contract between the insured and the insurer. It includes the following:

- The printed policy form;
- The Application and declarations page;
- Any endorsement(s) that may be issued; *and*
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only 1 dwelling, specifically described by the prospective policyholder in the Application, may be insured under a policy.

Pollutants. Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

Ponding Hazard. A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the Flood Insurance Rate Map (FIRM).

Post-FIRM Building. A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

Pre-FIRM Building. A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

Preferred Risk Policy (PRP). A lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history. It is also available for buildings that are eligible under the PRP Eligibility Extension.

Prepaid Amount (Total). The total amount that must be submitted with an Application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

Prepaid Premium (Total). The amount on the Application (excluding the Preferred Risk Policy [PRP] Application) that includes the Annual Subtotal, the Increased Cost of Compliance (ICC) Premium, the Community Rating System (CRS) Premium Discount (if applicable), and the Probation Surcharge (if applicable).

Presentment of Payment (Premium). The date of the check or credit card payment by the applicant or applicant's representative if the premium payment is not part of a loan closing, or the date of closing, if the premium payment is part of a loan closing.

Primary Residence. A single family building, condominium unit, apartment unit, or unit within a cooperative building that will be lived in by the policyholder or the policyholder's spouse for:

1. More than 50% of the 365 calendar days following the current policy effective date; or
2. 50% or less of the 365 calendar days following the current policy effective date if the policyholder has only one residence and does not lease that residence to another party or use it as rental or income property at any time during the policy term.

A policyholder and the policyholder's spouse may not collectively have more than one primary residence.

Primary Residential Property. Either a primary residence or the contents within a primary residence, or both.

Principal Residence. A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80% of the 365 days immediately preceding the loss, or 80% of the period of ownership, if less than 365 days.

Principally Above Ground Building. A building that has at least 51% of its Actual Cash Value (ACV), including machinery and equipment, above ground.

Probation. A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

Probation Surcharge (Premium). A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

Proper Openings – Enclosures (Applicable to Zones A, A1–A30, AE, AO, AH, AR, and AR Dual). All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of 2 openings, with positioning on at least 2 walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom

of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

Property Removed to Safety Expense. Up to $1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

Provisional Rating. A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

Regular Program. The final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

Regular Program Community. A community wherein a Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

Repetitive Loss Structure. An NFIP-insured structure that has had at least 2 paid flood losses of more than $1,000 each in any 10-year period since 1978.

Replacement Cost Value (RCV). The cost to replace property with the same kind of material and construction without deduction for depreciation.

Reserve Fund Assessment. An amount dedicated to the NFIP Reserve Fund as authorized by the Biggert-Waters Flood Insurance Reform Act of 2012 (BW12).

Residential Building. A non-commercial building designed for habitation by one or more families or a mixed-use building that qualifies as a single-family, 2–4 family, or other residential building.

Residential Condominium Building. A building, owned and administered as a condominium, containing 1 or more family units and in which at least 75% of the floor area is residential.

Residential Condominium Building Association Policy (RCBAP). See "Standard Flood Insurance Policy (SFIP) – Residential Condominium Building Association Policy (RCBAP)."

Residential Property. Either a residential building or the contents within a residential building, or both.

Scheduled Building Policy. A policy that requires a specific amount of insurance to be designated for each building and its contents.

Section 1316. Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in floodprone areas.

Severe Repetitive Loss Building. Any building that:

1. Is covered under a Standard Flood Insurance Policy made available under this title;
2. Has incurred flood damage for which:
   a. 4 or more separate claim payments have been made under a Standard Flood Insurance Policy issued pursuant to this title, with the amount of each such claim exceeding $5,000, and with the cumulative amount of such claims payments exceeding $20,000; or
   b. At least 2 separate claims payments have been made under a Standard Flood Insurance Policy, with the cumulative amount of such claim payments exceed the fair market value of the insured building on the day before each loss.

Severe Repetitive Loss Property. Either a severe repetitive loss building or the contents within a severe repetitive loss building, or both.

Shear Walls. Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

Sheet Flow Hazard. A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

Single Building. A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

Single Family Dwelling. Either:

1. A residential single-family building in which the total floor area devoted to non-residential uses is less than 50% of the building's total floor area, or
2. A single-family residential unit within a 2–4 family building, other-residential building, business, or non-residential building, in which commercial uses within the unit are limited to less than 50% of the unit's total floor area.

Solid (Perimeter) Foundation Walls. Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Special Flood Hazard Area (SFHA). An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) as Zone A, AO, A1–A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1–A30, V1–V30, VE, or V. For the purpose of determining Community Rating System (CRS) premium discounts, all AR and A99 Zones are treated as non-SFHAs.

Split Level. A foundation with a vertical offset in the floor framing on either side of a common wall.

Standard Flood Insurance Policy (SFIP)

- **Dwelling Form.** The policy form used to insure a building designed for use as a residence for no more than 4 families or a single-family unit in a residential building under a condominium form of ownership. This form is also used to insure residential contents in any building. The owner of a residential building with 5 or more units can use this form to insure contents only in his or her own residential unit.
- **General Property Form.** The policy form used to insure a non-residential building or a 5-or-more-unit residential building not eligible for the Residential Condominium Building Association Policy (RCBAP). This form is also used to insure non-residential contents in any building or a building owner's residential contents located in multiple units within a building with 5 or more units.
- **Residential Condominium Building Association Policy (RCBAP).** The policy form used to insure a building, owned and administered as a condominium, containing 1 or more units and in which at least 75% of the floor area is residential. The building must be located in a Regular Program community.

Start of Construction. For other than new construction or substantial improvements, under the Coastal Barrier Resources Act (CBRA), this is the date when the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

Stock. Merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping. "Stock" does not include any property not covered under "Section IV. Property Not Covered" of the General Property Form, except the following:

- Parts and equipment for self-propelled vehicles;
- Furnishings and equipment for watercraft;
- Spas and hot tubs, including their equipment; *and*
- Swimming pool equipment.

Subgrade Crawlspace. A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides.

Submit-for-Rate (SFR). An application for flood insurance on a building for which no risk rate is published in the *NFIP Flood Insurance Manual*. Insurance coverage can be obtained only after the insurer has approved the application and has established the risk premium rate.

Subsidized Premium Rate. A rate charged to a group of policies that results in aggregate premiums insufficient to pay anticipated losses and expenses for that group.

Substantially Damaged Building. A building that has incurred damage of any origin whereby the cost of restoring the building to its before damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.

Substantially Damaged Property. Either a substantially damaged building or the contents within a substantially damaged building, or both.

Substantially Improved Building. A building that has undergone reconstruction, rehabilitation, addition, or other improvement, the cost of which equals or exceeds 50% of the market value of the building before the "start of construction" of the improvement. This term does not include a building that has undergone reconstruction, rehabilitation, addition, or other improvement related to:

1. Any project or improvement of a building to correct existing violations of a state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; *or*
2. Any alteration of a "historic building", provided that the alteration will not preclude the structure's continued designation as a "historic building".

Substantially Improved Property. Either a substantially improved building or the contents within a substantially improved building, or both.

Suspension. FEMA's removal of an NFIP participating community from the Program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation.

Tentative Rates. NFIP rates used to issue policies for applications that fail to provide the NFIP with valid actuarial rating information.

Travel Trailer. Under the NFIP, a travel trailer can be considered a building only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community's floodplain management and building ordinances or laws.

2–4 Family Building. A residential building, including an apartment building, containing two to four residential spaces and in which commercial uses are limited to less than 25% of the building's total floor area.

Underground Building. A building for which 50% or more of the Actual Cash Value (ACV), including machinery and equipment that are part of the building, is below ground.

Unfinished Area. An enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area. Drywall used for fire protection is permitted in unfinished areas.

Unit. A unit owned by the policyholder in a condominium building.

Valued Policy. A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy (SFIP) is not a valued policy.

Variance. A grant of relief by a participating community from the terms of its floodplain management regulations.

Waiting Period. The time between the date of application and the policy effective date.

Walled and Roofed. A building that has 2 or more exterior rigid walls and a fully secured roof and that is affixed to a permanent site.

Wave Height Adjustment. A measurement that is added to the Base Flood Elevation (BFE) for V Zones shown on the Flood Insurance Rate Map (FIRM) published prior to 1981. For coastal communities, the BFE shown on FIRMs published prior to 1981 are stillwater elevations, which include only the effects of tide and storm surge, and not the height of wind-generated waves.

Write Your Own (WYO) Program. A cooperative undertaking of the insurance industry and FEMA begun in October 1983. The Write Your Own (WYO) Program operates within the context of the NFIP and involves private insurance carriers that issue and service NFIP policies.

Zone. A geographical area shown on a Flood Hazard Boundary Map (FHBM) or a Flood Insurance Rate Map (FIRM) that reflects the severity or type of flooding in the area.

INDEX

A

ABOVE GROUND BUILDING, PRINCIPALLY ..... GR 3, DEF 8
ACT .....REF 1, GR 1, 5, DEF 1
ACTUAL CASH VALUE (ACV) .....DEF 1
ADDITIONS AND EXTENSIONS (To Building).....GR 5, APP 5, 10, PRP 12, NM 14
ADJUSTER CONTROL OFFICE..... DEF 1
ALTERNATIVE RATES ..... RATE 27, END 1, DEF 1
ANCHORED .....GR 3–4, APP 10, DEF 1
APPLICATION (Flood Insurance) ..... GR 5, 9–11, 16, APP 1–17, CONDO 8, PRP 8–19, 21–23, NM 10–25, DEF 1
Binder or Certificate of Insurance .....GR 16, DEF 1
Certified Mail Defined ..... GR 9
Completing the Application..... APP 1–14
Flood Insurance Application Form ..... APP 15–17
Incomplete/Incorrect Applications .....APP 14, PRP 19, NM 21
Mailing Instructions ..... GR 9, 16, APP 14, PRP 18, NM 20
Receipt Date ..... GR 9
Submission ..... GR 16
APPURTENANT STRUCTURE ..... GR 3, 13, DEF 1
ASSESSMENT COVERAGE.....GR 14, CONDO 7
ASSIGNMENT OF POLICY ..... GR 16, MPPP 5, END 4, DEF 1

B

BASE FLOOD .....DEF 1
BASE FLOOD DEPTH (BFD) ..... RATE 6, 24–25, 36, DEF 1
BASE FLOOD ELEVATION (BFE) ..... GR 3, 5, 8, 15, 16 APP 12, RATE 23–27, 32, 35, MAP 1, 2, DEF 1
BASEMENT..... APP 1, 7–8, RATE 33, CERT 3–4, PRP 13–14, NM 15–17, DEF 1
BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012 .....POL 1, SRL 2
BINDER OR CERTIFICATE OF INSURANCE.....GR 16, DEF 1
BLANKET INSURANCE.....DEF 1
BOATHOUSES..... GR 4, 8
BREAKAWAY WALL ..... GR 5, APP 7–9, RATE 26–31, DEF 1
BUILDING..... GR 3–8, APP 4–8, DEF 1
Additions and Extensions ..... GR 5
Building Coverage Limits.....RATE 1
Building in the Course of Construction..... GR 5, APP 6, CONDO 6, CERT 2, PRP 13, NM 15, POL 1, DEF 1
Building in More Than 1 Flood Zone..... GR 15, RATE 23
Building on Fill .....PR 2
Building Over Water ..... GR 4, 8, APP 5, PRP 13, NM 15
Building Partially Underground..... GR 8
Building Description.....APP 5, PRP 11, NM 13
Container-Type Building..... GR 8
Contents ..... GR 1, 2, 7, 9, APP 1, 6, 11, 12, RATE 32–34
Elevated Building ..... APP 1, 7–9, 10, RATE 2–11, 13, 24–32, 34, PRP 13–16, NM 15–18, DEF 3
Floodproofed Building ..... APP 12, RATE 36, CERT 3–4, DEF 4
Manufactured (Mobile) Home/Travel Trailer..... GR 3–4, APP 8–11, RATE 20, PR 1, DEF 1, 3, 6, 10
Non-Elevated Building ..... APP 8, PRP 14, NM 16
Section 1316 .....GR 8, REN 2, CN 4, DEF 9
Single Building ..... GR 5, DEF 9
Start of Construction ..... RATE 20–21, 26, DEF 10
Substantial Improvement ..... APP 11, RATE 5, 20–21, 26, 30–31, PRP 17, NM 19, DEF 10
Types of Buildings APP 4–5, CONDO 8, PRP 14, NM 16
BUILDING DIAGRAMS 1–9..... LFG 6–10, CERT 25–27
BUILDING DRAWINGS .....LFG 12–87
BUILDING OCCUPANCY .....GR 2, 6, APP 4, PRP 10–11, NM 13
BUILDING PURPOSE .....APP 4, PRP 10, NM 12
BUSINESS BUILDING .....GR 6, APP 4, PRP 11, NM 13, DEF 2
BUSINESS PROPERTY .....DEF 2
BUSINESS CONSULTANT, WYO .....REF 2

C

CANCELLATION/NULLIFICATION ..... REF 2, CONDO 7–8, PRP 3, NM 3, MPPP 4, CN 1–14, DEF 2, 7
Cancellation/Nullification Request Form ..... CN 13–14
Completing the Cancellation/Nullification Form..... CN 9
Processing Outcomes Table ..... CN 11
Refunds .....CN 1–9, 11
Valid Reason Codes for Cancellation/Nullification ..... CN 1–9
CERTIFICATIONS..... CERT 1–27
CISTERNS .....GR 4, 7, DEF 2
CLAIMS..... CL 1–3
Agent's/Producer's Responsibilities ..... CL 1–3
Appealing a Claim .....CL 2–3
Claim Payment ..... CL 2
Filing a Claim.....CL 1
Increased Cost of Compliance (ICC) Claims.....CL 3
Insured's Responsibilities ..... CL 1–3
Overview of the Claims Process ..... CL 1–3
Procedure and Requirements After A Flood ..... CL 1–2
Proof of Loss ..... CL 1–2
CLAIMS COORDINATING OFFICE (CCO)..... DEF 2
CLOSED BASIN LAKE ..... CN 8, DEF 2
COASTAL BARRIER.....GR 1, CBRS 1, DEF 2
COASTAL BARRIER RESOURCES SYSTEM (CBRS) ..... GR 8, CBRS 1–10, DEF 2
Coastal Barrier Improvement Act of 1990 (CBIA)..... CBRS 1, DEF 2
Coastal Barrier Resources Act of 1982 (CBRA).....GR 1, CBRS 1, DEF 2
List of CBRS Communities ..... CBRS 3–10
COASTAL HIGH HAZARD AREA..... RATE 35, DEF 2
COINSURANCE ..... CONDO 6–7, DEF 2
COMMERCIAL CONTENTS ..... GR 7, CONDO 2
COMMISSION, AGENT'S/PRODUCER'S .....GR 17, CONDO 8, CN 1, 9, 11
COMMON INTERIOR WALLS ..... GR 5
COMMUNITY (See also PROBATION and SUSPENSION) ..... GR 1, APP 3, DEF 2
Community Eligibility..... GR 1
Community Number .....APP 3, DEF 2
Community Status .....APP 3
Emergency Program Community ..... GR 1
Non-Participating Community ..... GR 1, APP 3
Participating Community .....GR 1, APP 3, DEF 8
Regular Program Community ..... GR 1, DEF 8
COMMUNITY RATING SYSTEM (CRS)..... APP 11, 13, CRS 1–35, DEF 2
CONDOMINIUM ASSOCIATION..... CONDO 1–2, 5, DEF 2
CONDOMINIUM BUILDING ..... APP 5, DEF 2
CONDOMINIUM UNIT ..... GR 9, 14, 15, APP 5, CONDO 1–4, PRP 11–12, NM 13–14
CONDOMINIUMS .....CONDO 1–36, DEF 2
CONSTRUCTION INFORMATION ..... APP 10–11, RATE 20–21, PRP 17, NM 19
CONTACT INFORMATION, NFIP..... REF 2–5
CONTENTS ..... GR 1–2, 7–9, 11, 14–15, APP 6, 11, RATE 32–34, 64
CONTINUOUS LAKE FLOODING..... CN 8
CONTRACT AGENT .....GR 17, DEF 3
COOPERATIVES ..... GR 2, 7
COUNTYWIDE MAP ..... MAP 1, DEF 3
COURSE OF CONSTRUCTION..... GR 5, APP 6, CONDO 6, DEF 1

COVERAGE ..... GR 5, 12–15, APP 6, 12, RATE 1–20, 29–32, CONDO 6–7, PRP 1–2, 5–7, NM 1–3, 5–8, 20, MPPP 3, END 1–11
Additional Coverage or Increase in Coverage..... END 1
Amount of Insurance Available ..... RATE 1
Building Coverage .....GR 2, 8–9, 12–14, APP 6, 12 RATE 1–20, CONDO 8, PRP 1–2, 5–7, NM 1–3, 5–8, 20
Contents Coverage ..... GR 1–2, 7–9, 11, 14–15, APP 6, 11, 12, RATE 1–18, CONDO 9, PRP 1–2, 5–7, NM 1–3, 5–8, 20
Contents-Only Coverage.....RATE 64, PRP 1–2, 5–7, NM 1–3, 5–8, 20
Limits of Coverage ..... GR 1, 5, 12, RATE 1, CONDO 6, PRP 1–2, 5–7, NM 1, 6–8, MPPP 3
Prior NFIP Coverage ..... APP 4, NM 12
Reduction or Reformation/Removal of Insurance .... GR 13–14, END 1, MPPP 4, PR 1
Tenant's Coverage.....GR 14, PRP 12–13, NM 14–15
CRAWLSPACE..... APP 7–8, RATE 2–9, 12–13, 32, PRP 5–7, 13–14, NM 6–8, 15–17, LFG 1–3, CERT 1–3, CONDO 11–22, DEF 3
CREDIT CARD PAYMENT..... APP 13, PRP 18, NM 20, REN 3, 10
CREDIT CARD PAYMENT FORM..... REN 2, 9
CUMULATIVE DAMAGE BUILDING ..... DEF 3
CUMULATIVE DAMAGE PROPERTY ..... DEF 3

D

DATE OF CONSTRUCTION ..... APP 10, RATE 20, 29–30, PRP 17, NM 19, DEF 3
DECLARATIONS PAGE ..... MPPP 3–4, DEF 3
DEDUCTIBLE FACTORS..... RATE 17–18, CONDO 7, 26
DEDUCTIBLES ..... GR 12, APP 12, RATE 17–18, CONDO 7, 26, PRP 2, NM 3, MPPP 4, END 3, 5, DEF 3
DEFINITIONS ..... DEF 1–11
DESCRIBED LOCATION..... DEF 3
DIAGRAM NUMBER..... APP 9, 11, DEF 3
DIRECT PHYSICAL LOSS BY OR FROM FLOOD ..... DEF 3
DIRECT PROGRAM..... REF 2, GR 17, APP 14, CONDO 7
DISASTER ASSISTANCE ..... GR 3, APP 3, PRP 1, 9, NM 11
DOUBLEWIDE MANUFACTURED (MOBILE) HOME ..... DEF 3
DUPLICATE POLICIES ..... GR 12, 14, CN 2, 5, MPPP 2
DWELLING ..... DEF 3
DWELLING FORM (See also STANDARD FLOOD INSURANCE POLICY)..... GR 1–3, 7, 12–14, CONDO 8–9, POL 1, 3–30, DEF 3

E

EFFECTIVE DATE ..... GR 9–12, REN 1–3
ELEVATED BUILDING (See also LOWEST FLOOR GUIDE) ..... APP 7–10, RATE 24–30, DEF 3
ELEVATION CERTIFICATE ..... APP 6, 9, 11, LFG 4–10, CERT 1–3, 13–27
ELEVATION DIFFERENCE .....APP 12, RATE 23–27, 36
ELIGIBLE BUILDINGS .....GR 3–8, CONDO 5–6
ELIGIBLE COMMUNITY (See PARTICIPATING COMMUNITY)
ELIGIBLE CONTENTS..... GR 7
EMERGENCY PROGRAM.....GR 1, 2, RATE 1, 19, 23, DEF 3
ENCLOSURE/ENCLOSED AREA (See also LOWEST FLOOR GUIDE)..... APP 7–10 RATE 21, 23–29, 30, LFG 1, 4, 6, 8, DEF 3
ENDORSEMENT.....GR 11, CONDO 8, PRP 2, NM 3, MPPP 4, END 1–15, PR 1
Endorsement Processing Prior to Policy Renewal ..... END 4–5
Endorsement Rules: Assignment of Policy ..... END 4
Endorsement Rules: Changing Deductibles ..... END 3
Endorsement Rules: Conversion of Standard-Rated Policy to PRP Due to Misrating ..... END 3
Endorsement Rules: Coverage Endorsements ..... END 1
Endorsement Rules: Misrated Policy ..... END 2
Endorsement Rules: Property Address Corrections ..... END 4
Endorsement Rules: Rating Endorsements..... END 1–2
Endorsements Due to Duplicate Coverage..... END 3
Endorsements During Renewal Cycle ..... REN 4
General Change Endorsement Form ..... END 4, 13–15
Completing the General Change Endorsement Form..... END 5–6
Rating Examples ..... END 7–11
Refund Processing ..... END 4, 5
ENGINEERED OPENINGS (See PROPER OPENINGS)
EQUIPMENT (See MACHINERY AND EQUIPMENT)
EROSION.....DEF 3
ERRORS, RATING..... END 2
EVIDENCE OF INSURANCE ..... GR 16

F

FAIR MARKET VALUE ....DEF 3
FEDERAL LAND..... GR 1, 12, APP 7
FEDERAL POLICY FEE ..... APP 13, 14, RATE 1, 16, 23, CONDO 7, 8, PRP 5–7, 18, NM 6–8, 20, 22, MPPP 4, CN 1–3, 5–7, 11, DEF 3
FEMA ..... REF 1, SRL 1–2, DEF 3
FHBM (See FLOOD HAZARD BOUNDARY MAP)
FICO (See FLOOD INSURANCE CLAIMS OFFICE)
FINANCIAL ASSISTANCE/ SUBSIDY ARRANGEMENT..... MPPP 2, DEF 4
FINISHED BASEMENT ..... APP 7, PRP 13–14, NM 15–16
FINISHED (HABITABLE) AREA..... APP 7, DEF 4
FIRM (See FLOOD INSURANCE RATE MAP)
FIRM ZONES..... MAP 1–2
FLOOD .....DEF 4
FLOOD DISASTER PROTECTION ACT OF 1973.....MPPP 1, 2
FLOOD HAZARD BOUNDARY MAP (FHBM) .....GR 1, 10–11, MAP 1, 2, DEF 4
FLOOD IN PROGRESS..... DEF 4
FLOOD INSURANCE CLAIMS OFFICE (FICO) ..... DEF 4
FLOOD INSURANCE RATE MAP (FIRM).....GR 1, 4, 9, 10–15, APP 3, CERT 2, PRP 1, NM 1, 2, MAP 1–4, DEF 4
FLOOD MAPS.....GR 1, MAP 1–4
Changing or Correcting a Flood Map..... MAP 2–3
Countywide Map ..... MAP 1, DEF 3
Current Map Information .....APP 3, PRP 10, NM 12
FEMA Map Information eXchange ..... REF 3, MAP 3
FEMA Map Service Center ..... REF 3, MAP 1
General Rule of Rating..... RATE 27
Letter of Map Amendment (LOMA) .....CN 4, 7–9 MAP 2–3, DEF 5
Letter of Map Revision (LOMR) .....CN 5, 8–9, MAP 3, DEF 5
Locating a Specific Property .....MAP 2
Map Grandfather Rules ..... RATE 28–30, PRP 1, DEF 5
Map Panel Number .....MAP 1
Map Revisions .....PRP 1–3, 10, NM 1, 2, 12, END 1, CN 5, 8, 9, MAP 3, DEF 5
Map Zones (Flood Zones) .....MAP 2–3
Physical Map Revision .....MAP 3
Rating Map Information .....APP 3, PRP 1, 10, NM 12
FLOOD RESPONSE OFFICE (FRO).....DEF 4
FLOOD VENTS (See PROPER OPENINGS)
FLOODPLAIN .....DEF 4
FLOODPLAIN MANAGEMENT.....DEF 4
FLOODPROOFING.....APP 12, RATE 36–37, CERT 3–6, DEF 4
FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES.....CERT 9–12
FLOODPROOFING CERTIFICATE, RESIDENTIAL BASEMENT .....CERT 7–8
FORCE-PLACEMENT (MANDATORY PURCHASE) .....GR 3, APP 2, 4, MPPP 2, CN 4, 7, DEF 6
FOUNDATION WALLS ..... DEF 4

FREEBOARD ..... DEF 4
FULL-RISK PREMIUM RATE ..... RATE 1, 21–22, 24, 25–31, LFG 4, DEF 4

G

GARAGES ..... GR 2, 3, 6, APP 8, NM 13, 16, PRP 14, LFG 1, 3
GENERAL CHANGE ENDORSEMENT (See ENDORSEMENT)
GENERAL PROPERTY FORM (See also STANDARD FLOOD INSURANCE POLICY) ..... GR 1, 2, POL 1, 31–54, DEF 4
GENERAL RULE OF RATING ..... RATE 29
GENERAL RULES ..... GR 1–17
GRADE ELEVATION ..... DEF 4
GRANDFATHERING ..... APP 3, RATE 28–30, PRP 1, END 5, DEF 5
GROUP FLOOD INSURANCE ..... GR 3, 13, DEF 5

H

HABITABLE AREA (See FINISHED AREA)
HANGING FLOORS ..... RATE 28, LFG 4
HIGH-RISE BUILDING ..... CONDO 5–9, DEF 5
HISTORIC BUILDING ..... RATE 21, SRL 2, DEF 5
HOMELAND SECURITY, U.S. DEPARTMENT OF ..... REF 1
HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014 (HFIAA) SURCHARGE ..... APP 13, RATE 16, 23, 54–70, CONDO 7, 28–36, PRP 5–7, 18, NM 6–8, 20, 22 MPPP 1, 4, END 12, CN 2–3, 5–7, 11, PR 2–4, DEF 5
HOMEOWNERS ASSOCIATION ..... GR 8, CONDO 5

I

ICC (See INCREASED COST OF COMPLIANCE)
IMPROVEMENTS AND BETTERMENTS ..... GR 8, 14, DEF 5
INCIDENTAL OCCUPANCY ..... GR 2
INCREASED COST OF COMPLIANCE (ICC) COVERAGE ..... GR 13, RATE 19–20, 23, CONDO 25, MPPP 1, CL 4, DEF 5
INELIGIBLE COMMUNITY (See NON-PARTICIPATING COMMUNITY)
INELIGIBLE PROPERTY ..... GR 8
INFLATION OPTION/FACTOR ..... GR 12, REN 1
INSECT SCREENING (BELOW LOWEST ELEVATED FLOOR) ..... RATE 26–27, CONDO 23, LFG 63, 74
INSURANCE PRODUCTS, NFIP ..... GR 3

L

LAPSE IN COVERAGE ..... REN 1–3
LATTICE (BELOW LOWEST ELEVATED FLOOR) ..... RATE 26–27, CONDO 23, LFG 65, 77
LEASED FEDERAL PROPERTY ..... GR 1, APP 7, LFP 1–5, PRP 2, 13, NM 2, 15
LETTER OF DETERMINATION REVIEW (LODR) ..... PRP 2, NM 2, CN 6–7, DEF 5
LETTER OF MAP AMENDMENT (LOMA) ..... PRP 2, 3, NM 2, END 2, 5, CN 5, 7, 8, 9, MAP 2–3, DEF 5
LETTER OF MAP REVISION (LOMR) ..... PRP 2, 3, NM 2, END 2, 5, CN 5, 8, 9, MAP 3, DEF 5
LOSS ASSESSMENT COVERAGE ..... GR 14, CONDO 7
LOSS HISTORY ..... PRP 1–2, NM 1–2, SRL 1
LOSS IN PROGRESS ..... DEF 5
LOWEST ADJACENT GRADE ..... APP 11, DEF 5
LOWEST FLOOR ..... APP 7–10, 12, RATE 24–32, LFG 1–89, DEF 5
Building Diagrams 1–9 ..... LFG 7–10, CERT 23–27
Building Drawings ..... LFG 12–89
Lowest Floor Determination ..... LFG 1–11
Lowest Floor Elevation ..... APP 12, RATE 24–32, DEF 5
Use of Elevation Certificate ..... LFG 4–5
LOWEST FLOOR GUIDE ..... LFG 1–89
LOW-RISE BUILDING ..... CONDO 5–9, DEF 6

M

MACHINERY AND EQUIPMENT ..... GR 3, 8, APP 8–9, RATE 26–32, LFG 1, 3, 4, CERT 2, PRP 15, NM 16–17
MANDATORY PURCHASE (FORCE-PLACEMENT) ..... GR 3, 5, APP 2, 4, MPPP 1, 2, CN 4, 7, DEF 6
MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS ..... GR 3–4, APP 8, 10, 11, PRP 15–16, NM 17–18, PR 1, DEF 1, 3, 6, 11
Date of Construction ..... APP 6, RATE 20
Doublewide ..... DEF 3
MANUFACTURED (MOBILE) HOME PARK OR SUBDIVISION ..... DEF 6
MAPS (See FLOOD MAPS)
MASONRY WALLS ..... DEF 6
MEAN SEA LEVEL (See NATIONAL GEODETIC VERTICAL DATUM [NGVD])
MID-LEVEL FOYER ..... RATE 28
MISCELLANEOUS RULES ..... GR 15–17
Application Submission ..... GR 16
Assignment of Policy ..... GR 16
Commission, Agent's/Producer's ..... GR 17
Contract Agent Rule ..... GR 17
Delivery of Policy ..... GR 16
Evidence of Insurance ..... GR 16
Policy Term ..... GR 15
Transfer of Business ..... GR 16–17
MISRATING ..... END 2, DEF 6
MITIGATION, SEVERE REPETITIVE LOSS ..... SRL 1–2
MIXED-USE BUILDING ..... GR 6, APP 5, PRP 11, NM 13, DEF 6
MODULAR BUILDING ..... DEF 6
MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP) ..... GR 3, MPPP 1–5, DEF 6
MORTGAGEE ..... APP 2, PRP 9, NM 11, MPPP 1–5, REN 1–2
MUDFLOW ..... DEF 7
MULTI-FAMILY BUILDING ..... DEF 7
MULTI-FAMILY RESIDENCE (See 2–4 FAMILY RESIDENCE, OTHER RESIDENTIAL, CONDOMINIUMS)
MULTI-PROPERTY LETTER OF MAP AMENDMENT (LOMA) OR LETTER OF MAP REVISION (LOMR) ..... CN 5

N

NATIONAL FLOOD INSURANCE ACT OF 1968 (See ACT)
NATIONAL FLOOD INSURANCE PROGRAM (NFIP) ..... REF 1, DEF 7
NATIONAL GEODETIC VERTICAL DATUM (NGVD) OF 1929 ..... LFG 4–5, CERT 2, DEF 7
NATURAL GRADE ..... DEF 7
NEW CONSTRUCTION ..... DEF 7
NEWLY MAPPED ..... GR 3, 11–12, 15–16, NM 1–25, DEF 7
Completing PRP/Newly Mapped Application Form ..... NM 10–21
Condominium Rating Chart ..... NM 5
Conversion of a Standard-Rated Policy To a Newly-Mapped-Rated Policy Due To Misrating ..... NM 3
Conversion of a Newly-Mapped-Rated Policy To a Standard-Rated Policy ..... NM 3–4
Coverage Limitations ..... NM 3
Coverage/Premium Tables ..... NM 6–8
Deductibles ..... NM 3
Discounts/Fees/ICC Premium/Surcharges ..... NM 20
Documentation ..... NM 2
Eligibility Requirements ..... NM 1, 2
Endorsements ..... NM 3
General Description ..... NM 1
Ineligibility ..... NM 2
Loss History ..... NM 1–2
Newly Mapped Multiplier ..... NM 3, 9, 20
PRP/Newly Mapped Application Form ..... NM 23–25
PRP Eligibility Extension ..... NM 1
Renewal ..... NM 3

NEWLY-MAPPED-RATED POLICY ..... GR 3, 11–12, RATE 1, NM 1–25
NFIP BUREAU AND STATISTICAL AGENT ..... REF 1, 4–5 SRL 1, DEF 7
NFIP CONTACT INFORMATION ..... REF 1–5
NFIP SERVICING AGENT ..... REF 1–2, SRL 1, DEF 7
NFIP SPECIAL DIRECT FACILITY (SDF) ..... REF 2, SRL 1–2, DEF 7
NON-PARTICIPATING COMMUNITY ..... GR 1
NON-PAYMENT ..... CN 3
NON-PRIMARY RESIDENCE ..... RATE 3, 16, 22, DEF 7
NON-PRIMARY RESIDENTIAL PROPERTY ..... DEF 7
NON-RESIDENTIAL ..... GR 1, 2, 6, 9, 13, CONDO 1, DEF 7
NON-RESIDENTIAL BUILDING ..... GR 6, DEF 7
NON-RESIDENTIAL BUSINESS ..... GR 6, APP 4, PRP 11, NM 13
NON-RESIDENTIAL PROPERTY ..... DEF 7
NORTH AMERICAN VERTICAL DATUM (NAVD) OF 1988 ..... LFG 4–5, CERT 2, DEF 7
NOTICE OF LOSS ..... CL 1–2
NULLIFICATION (See CANCELLATION/NULLIFICATION) ..... DEF 7

O

OCCUPANCY CLASSIFICATION ..... GR 6, APP 4
OTHER INSURANCE ..... MPPP 5, CN 2
OTHER NON-RESIDENTIAL BUILDING ..... GR 2, 6, APP 4, PRP 11, NM 13, DEF 7
OTHER RESIDENTIAL BUILDING ..... GR 2, 6, APP 4, PRP 11, NM 13, DEF 7
OTHER RESIDENTIAL PROPERTY ..... DEF 7
OTHERWISE PROTECTED AREAS ..... CBRS 1–2, DEF 7
OUT-AS-SHOWN DETERMINATION ..... CN 5, MAP 3, DEF 8
OVER WATER ..... GR 4, 8

P

PAPERWORK BURDEN DISCLOSURE NOTICE ..... REF 6
PARTICIPATING COMMUNITY ..... GR 1, DEF 8
PHOTOGRAPH REQUIREMENTS
(FOR ELEVATION CERTIFICATE) ..... CERT 1–2
(FOR TRANSFERS) ..... GR 16, REN 3
PHYSICAL MAP REVISION (PMR) ..... MAP 3, CN 5
POLICIES AVAILABLE ..... GR 1–3
POLICY ..... DEF 8, POL 1–80
POLICY RENEWALS ..... GR 11–12, APP 1, PRP 2, 8, NM 3, 10, MPPP 4, REN 1–9
Credit Card Payment Form ..... REN 3, 10
Endorsements During Renewal Cycle ..... REN 3
Expiration Notice to Mortgagee ..... REN 2
Final Notice ..... REN 2–4, 7
Nonrenewal and Cancellation ..... REN 1
Premium Payment Due ..... REN 2
Renewal by Means of Application or Recertification Questionnaire ..... REN 2
Renewal Effective Date Determination ..... REN 3
Renewal Notice ..... REN 1, 2, 4–6
Renewal Notification Letter ..... REN 5
Severe Repetitive Loss Policies ..... REN 3, SRL 1–8
Transfer of Business at Renewal ..... REN 3
Waiting Period ..... REN 1, 3
POLICY PERIOD. ..... APP 1, PRP 8, NM 10
POLICY TERM ..... GR 15, MPPP 3, 4
POLLUTANTS ..... DEF 8
PONDING HAZARD ..... DEF 8
POST-FIRM BUILDING (CONSTRUCTION) ..... RATE 21, 26–27, 35, DEF 8
PRE-FIRM BUILDING (CONSTRUCTION) ..... RATE 21, DEF 8
PRE-FIRM RATING GUIDANCE HIERARCHY... RATE 22, CONDO 7–8
PREFERRED RISK POLICY (PRP)..... GR 1, 3, 12, PRP 1–23, DEF 8
Completing PRP/Newly Mapped Application Form ..... PRP 8–19
Condominium Rating Chart ..... PRP 4
Conversion of PRP to Standard-Rated Policy ..... PRP 3
Conversion of Standard-Rated Policy to PRP Due to Map Revision, LOMA, or LOMR ..... PRP 3
Conversion of Standard-Rated Policy to PRP Due to Misrating ..... PRP 3
Coverage Limitations ..... PRP 2
Coverage/Premium Tables ..... PRP 5–7
Deductibles ..... PRP 2
Documentation ..... PRP 2
Eligibility Requirements ..... PRP 1, 2
Endorsements ..... PRP 2
Fees/ICC Premium/Surcharge ..... PRP 18
General Description ..... PRP 1
Ineligibility ..... PRP 2
Loss History ..... PRP 1
PRP/Newly Mapped Application Form ..... PRP 21–23
PRP Eligibility Extension ..... PRP 1
Renewal ..... PRP 2
PREMIUM ..... RATE 23
Credit Card Payment ..... APP 13, PRP 18, NM 20, REN 2, 9
Credit Card Payment Form ..... REN 2, 9
Premium Calculation ..... RATE 23–24
Premium Discounts ..... APP 13, CRS 1
Premium Payment ..... REF 2, GR 9, 10, APP 13, PRP 18, NM 20, MPPP 3, REN 2–3
Prepaid Amount (Total) ..... DEF 8
Prepaid Premium (Total) ..... DEF 8
Presentment of Payment (Premium) ..... GR 9, DEF 8
Refunds ..... END 1–5, CN 1–11
PREPAID AMOUNT (TOTAL) ..... DEF 8
PREPAID PREMIUM (TOTAL) ..... DEF 8
PRESENTMENT OF PAYMENT (PREMIUM) ..... GR 9, DEF 8
PRIMARY RESIDENCE ..... GR 6, APP 1, 6, PRP 12–13, NM 14–15, DEF 8
PRIMARY RESIDENCE DETERMINATION ..... GR 6–7
PRIMARY RESIDENTIAL PROPERTY ..... DEF 8
PRINCIPAL RESIDENCE ..... POL 26, DEF 8
PRINCIPALLY ABOVE GROUND BUILDING ..... DEF 8
PRIOR NFIP COVERAGE ..... APP 4, NM 12
PROBATION ..... GR 1, DEF 8
PROBATION SURCHARGE ..... GR 1, 17, RATE 16, 23, DEF 8
PROOF OF LOSS ..... CL 1–2
PROPER OPENINGS (FLOOD VENTS) ..... APP 10, LFG 1–2, DEF 8
PROPERTY ADDRESS CORRECTIONS ..... END 3
PROPERTY LOCATION..... APP 2, 10, PRP 9, NM 11, 14, END 3, 5
PROPERTY PURCHASE ..... APP 1, PRP 8, NM 10, END 4, REN 2
PROPERTY REMOVED TO SAFETY EXPENSE ..... DEF 9
PROVISIONAL RATING ..... PR 1–5, DEF 9
Completing the Provisional Rating Questionnaire:
General Directions ..... PR 2
Guidance for Determining Building Elevated on Fill ..... PR 2
Eligibility Requirements ..... PR 1
General Description ..... PR 1
Notification Requirements ..... PR 2
Provisional Rating Example ..... PR 4
Provisional Rating Questionnaire ..... PR 3
Reformation: Endorsement Procedure ..... PR 1
Reformation: Limitations ..... PR 1
Sample Notice to Accompany Provisionally Rated Policies ..... PR 5

R

RATE TABLES ..... RATE 1–22, 33–34, CONDO 11–25, PRP 4–7, NM 6–8, MPPP 1, PR 3, CRS 2
RATING ..... RATE 1–70, CONDO 1–36, CERT 5–6, END 1–2
Alternative Rates ..... RATE 27, END 1
Amount of Insurance Available ..... RATE 1
AR, AR Dual Zones ..... RATE 13–14, 25

Buildings in More Than 1 Flood Zone/BFE..... GR 15, RATE 23
Condominiums ..... CONDO 1–36
Contents Location ..... RATE 32–34
Crawlspace..... RATE 32
Deductibles..... RATE 17–18, CONDO 7, 26
Different Base Flood Elevations Reported.... ... GR 15, RATE 24
Effect of Map Revisions on Rates.....RATE 28–30
Elevation Difference.....RATE 24–25, 36
FIRMs with Wave Heights.....RATE 32, 35
Flood Map Grandfathering..... RATE 28–30, PRP 1, NM 2, DEF 5
Flood Zone Discrepancies..... GR 15, RATE 24
Floodproofed Buildings..... RATE 36–37
General Rule of Rating ..... RATE 29
Key Points for Rating..... RATE 23–24
Multiple Elevation Certificates..... CERT 1
Optional Elevation Rating ..... RATE 25, LFG 3
Premium Calculation..... RATE 23
Provisional Rates..... GR 15, PR 1–5, DEF 9
Rate Category/Type ..... APP 13
Rate Reduction..... END 1
Rate Tables .....RATE 1–22, 37, CONDO 11–25, PRP 4–7, NM 6–8, MPPP 1, PR 3, CRS 2
Rating Error ..... END 2
Rating Examples..... RATE 24–25, 29–31, 53–70, CONDO 27–36, PRP 20, NM 22, END 7–11, PR 4
Rating Steps..... RATE 20–22
Re-Rating ..... RATE 30
Special Rating Situations ..... GR 15, RATE 27–32
Submit-for-Rate..... GR 15, RATE 31–32, DEF 10
Tentative Rates..... GR 15, RATE 15, 27, CONDO 8, LFP 1, 2, DEF 11
V-Zone Optional Rating.....RATE 30
V-Zone Risk Factor Rating Form ..... RATE 37–52
RCBAP (See RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY)
REBATING OF AGENT'S/PRODUCER'S COMMISSIONS..... GR 17
RECREATIONAL VEHICLE..... DEF 1, 6
REFORMATION..... GR 13–14, MPPP 4, PR 1
REFUNDS..... END 1–6, CN 1–11
REGIONAL OFFICES, NFIP.....REF 4–5
REGULAR PROGRAM..... GR 1, 2, 11, RATE 1, DEF 9
RENEWALS (See POLICY RENEWALS)
RENTAL PROPERTY..... APP 6, PRP 13, NM 15
REPETITIVE LOSS ..... GR 5, 13, REN 3, CN 8, SRL 1–8, DEF 9
REPLACEMENT COST..... APP 12, RATE 27, CONDO 6, 9, DEF 9
RESERVE FUND ASSESSMENT..... APP 13, RATE 16, 23, CONDO 7, MPPP 4, PRP 18, NM 20, END 8–11, CN 2–7, 11, PR 2–4, DEF 9
RESIDENTIAL..... GR 6, APP 4–5, CONDO 1–6
RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE..... CERT 7–8
RESIDENTIAL BUILDING ..... DEF 9
RESIDENTIAL CONDOMINIUM BUILDING..... CONDO 1–6, DEF 9
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) (See also STANDARD FLOOD INSURANCE POLICY) .....GR 1, 2, 7, 8, 10, 13–16, APP 5, CONDO 1–36, POL 1, 55–80, DEF 9
Application Form ..... CONDO 9
Assessment Coverage..... CONDO 7
Building Type..... CONDO 9
Cancellation or Endorsement of Existing Unit Owners' Dwelling Policies..... CONDO 8–9
Coinsurance ..... CONDO 6–7
Commission, Agent's/Producer's ..... CONDO 8
Condominium Building in the Course of Construction..... CONDO 6
Coverage, Building.....CONDO 1–9
Coverage, Contents.....CONDO 1–9
Coverage Limits .....CONDO 7, 9
Deductibles .....CONDO 5, 7, 23
Determining Rates and Fees.....CONDO 7–8
Eligibility Requirements ..... CONDO 5
Federal Policy Fee ..... CONDO 7
Property Covered..... CONDO 6
Rate Tables.....CONDO 10–26
Rating Examples .....CONDO 27–36
Replacement Cost.....CONDO 1, 6, 7, 9
Tentative Rates and Scheduled Buildings ..... GR 3, APP 14, CONDO 8
RESIDENTIAL PROPERTY ..... DEF 9
RE-UNDERWRITING REQUIREMENTS ..... SRL 1
ROWHOUSES/TOWNHOUSES ..... GR 6, CONDO 1, 5–6, 9

S

SCHEDULED BUILDING POLICY ..... GR 3, APP 1, 14, CONDO 8, DEF 9
SCREENING, INSECT (BELOW LOWEST ELEVATED FLOOR)..... RATE 26–27, CONDO 23
SECTION 1316 ..... GR 8, REN 2, DEF 9
SEPARATE BUILDING (See SINGLE BUILDING)
SEVERE REPETITIVE LOSS BUILDING ..... DEF 9
SEVERE REPETITIVE LOSS PROPERTIES ..... GR 5, APP 1, 7, REN 3, CN 8, SRL 1–8, DEF 9
SFIP (See STANDARD FLOOD INSURANCE POLICY)
SHEAR WALLS..... GR 5, DEF 9
SHEET FLOW HAZARD..... DEF 9
SIGNATURES ..... APP 14, PRP 18, NM 20, END 5–6, CN 10
SILOS..... GR 4, 6–7
SINGLE BUILDING..... GR 5, DEF 9
SINGLE-FAMILY RESIDENCE (DWELLING) ..... GR 6, APP 4, PRP 10, NM 13, DEF 10
SLATS OR SHUTTERS (BELOW LOWEST ELEVATED FLOOR)..... RATE 27, CONDO 22
SOLID (PERIMETER) FOUNDATION WALLS ..... GR 6, APP 9, PRP 15, NM 17, DEF 10
SPECIAL CERTIFICATIONS .....CERT 1–27
SPECIAL DIRECT FACILITY (See NFIP SPECIAL DIRECT FACILITY)
SPECIAL FLOOD HAZARD AREA (SFHA) ..... MAP 1–2, DEF 10
SPECIAL RATING SITUATIONS..... GR 15, RATE 27–32
Alternative Rates .....RATE 27
Buildings in More Than 1 Flood Zone.....GR 15, RATE 23
Crawlspace .....RATE 32
Different Base Flood Elevations Reported .....GR 15, RATE 24
Flood Zone Discrepancies.....GR 15, RATE 24
NFIP Grandfather Rules: Effect of Map Revisions on Rates .....RATE 28–30
Policies Requiring Re-Rating .....RATE 30
Post-'81 V Zone Optional Rating.....RATE 30
Provisional Rates ..... GR 15, DEF 9
Special Rates.....RATE 28
Submit-for-Rate ..... GR 4, 11, 15, RATE 31–32, DEF 10
Tentative Rates.....GR 15, RATE 15, 27, CONDO 8, DEF 11
SPLIT LEVEL.....DEF 10
STANDARD FLOOD INSURANCE POLICY (SFIP) ..... GR 1–5, 7–8, 13–15, POL 1–80, DEF 10
Agreement ..... POL 4, 32, 56
Claim Guidelines in Case of a Flood ..... POL 30, 54, 80
Coinsurance..... POL 68
Deductibles ..... POL 17, 45, 68
Definitions ..... POL 4, 32, 56
Dwelling Form ..... POL 3–30, DEF 10
Exclusions ..... POL 4, 13, 15, 40, 43, 64, 66
General Conditions..... POL 17–28, 45–53, 69–79
General Property Form..... POL 31–54, DEF 10
Liberalization Clause .....POL 29, 53, 79
Property Covered .....POL 6–14, 34–41, 58–65

Property Not Covered .....POL 14–15, 42–43, 65–66
Residential Condominium Building
Association Policy (RCBAP)..... POL 55–80, DEF 10
What Law Governs ..... POL 29, 53, 79
START OF CONSTRUCTION ..... DEF 10
STOCK ..... DEF 10
SUBGRADE CRAWLSPACE..... APP 7–8, RATE 28, 32, CONDO 11–22, PRP 5–7, NM 6–8, 15–17, DEF 10
SUBMIT-FOR-RATE ..... GR 4, 11, 15, RATE 31–32, DEF 10
SUBSIDIZED PREMIUM RATE..... RATE 1, 21, 24–26, DEF 10
SUBSTANTIAL DAMAGE..... GR 13, DEF 10
SUBSTANTIAL IMPROVEMENT .....APP 10–11, RATE 5, 20–21, 26, CONDO 11, 17, PRP 17, NM 19, DEF 10
SUBSTANTIALLY DAMAGED BUILDING ..... DEF 10
SUBSTANTIALLY DAMAGED PROPERTY ..... DEF 10
SUBSTANTIALLY IMPROVED BUILDING .....DEF 11
SUBSTANTIALLY IMPROVED PROPERTY .....DEF 11
SUSPENSION ..... GR 1, DEF 11

T

TECHNICAL ASSISTANCE.....REF 1, 2
TELEPHONE NUMBERS ..... REF 2–3
TENANT'S COVERAGE ..... GR 14, APP 6, PRP 12–13, NM 14–15
TENTATIVE RATES ..... GR 15, RATE 15, 27, CONDO 7, LFP 1, 2, DEF 11
TIMESHARES..... GR 8
TOWNHOUSES/ROWHOUSES ..... GR 6, 13, APP 4, 8 CONDO 1, 5–6, 9, PRP 11, NM 16
TRANSFER OF BUSINESS..... GR 16–17, APP 1, PRP 8, NM 10, REN 3
TRAVEL TRAILERS (See MANUFACTURED [MOBILE] HOMES/TRAVEL TRAILERS)
2–4 FAMILY RESIDENCE (DWELLING).....GR 2, 6, APP 4, PRP 11, NM 13, DEF 11

U

UNDERGROUND BUILDING.....DEF 11
UNFINISHED AREA.....DEF 11
UNFINISHED BASEMENT.....APP 7
UNIT .....GR 9, 13–15, APP 5, CONDO 1–5, PRP 11–12, NM 13–14, DEF 11

V

VALUED POLICY ..... DEF 11
VARIANCE ..... DEF 11
VEHICLES AND EQUIPMENT ..... GR 7
V-ZONE OPTIONAL RATING ..... RATE 30
V-ZONE RISK FACTOR RATING FORM..... .... RATE 37–52

W

WAITING PERIOD ..... GR 9–13, APP 1, PRP 8, NM 10, MPPP 3, REN 1, 3, DEF 11
WALLED AND ROOFED ..... GR 3–5, DEF 11
WALLS .....GR 3–6, RATE 26–27, LFG 1–3
Breakaway Walls ..... GR 5, APP 7, 9, RATE 26–31 LFG 3, DEF 1
Common Interior Walls ..... GR 5
Foundation Walls..... DEF 4
Masonry Walls ..... DEF 6
Openings in Foundation Walls ..... LFG 1–2
Shear Walls..... GR 5, DEF 9
Solid Perimeter Foundation Walls..... GR 6, APP 9 PRP 15, NM 17, DEF 10
WAVE HEIGHT..... APP 12, RATE 32, 35, DEF 11
Calculating Wave Height Adjustment .....RATE 32, 35
WHOLE DOLLAR PREMIUM.....RATE 23
WRITE YOUR OWN (WYO) PROGRAM.....REF 1, DEF 11

Z

ZONE (See also Map Zones under FLOOD MAPS)..... MAP 2–3, DEF 11
Discrepancies ..... GR 15, RATE 24