

Open FEMA Columns

COLUMN NAME	DESCRIPTION
agricultureStructureIndicator	Yes (Y) or No (N) indicator of whether or not a building is reported as being an agricultural structure in the policy application.
asOfDate	The effective date of the data in the file (MM/DD/YYYY)
baseFloodElevation	Base Flood Elevation (BFE) is the elevation at which there is a 1% chance per year of flooding in feet from the elevation certificate.
basementEnclosureCrawlspaceType	Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. Basement structure values are as follows: 0 - none 1 - Finished Basement/Enclosure 2 - Unfinished Basement/Enclosure 3 - Crawlspace 4 - Subgrade Crawlspace
reportedCity	This is the city of the insured property as reported to us by our Write Your Own (WYO) partners
condominiumIndicator	This is an indicator of what type of condominium property is being insured. Condominium Code: N - Not a condominium U - An individual condominium unit owned by a unit owner, or by a condominium association A - Condominium building not eligible under Condominium Master Policy H - High-Rise condominium building eligible under Condominium Master Policy L - Low-Rise condominium building eligible under Condominium Master Policy T - Townhouses
policyCount	Insured units in an active status. A policy contract ceases to be in an active status as of the cancellation date or the expiration date. Residential Condominium Building Association Policy (RCBAP) contracts are stored as a single policy contract but insure multiple units and therefore represent multiple policies.
countyCode	FIPS code uniquely identifying the primary County (e.g., 011 represents Broward County) associated with the project. Note, the County Code field may not reflect the individual county the property is located as projects can be associated with more than one County.
communityRatingSystemDiscount	The Community Rating System (CRS) Classification Credit Percentage used to rate the policy. The insurance premium credit is based on whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the community's Flood Insurance Rate Map. The premium credit for properties in the SFHA increases according to a community's CRS class. 1 - SFHA 45% ** Non SFHA 10% ** 2 - SFHA 40% ** Non SFHA 10% ** 3 - SFHA 35% ** Non SFHA 10% ** 4 - SFHA 30% ** Non SFHA 10% ** 5 - SFHA 25% ** Non SFHA 10% ** 6 - SFHA 20% ** Non SFHA 10% ** 7 - SFHA 15% ** Non SFHA 5% ** 8 - SFHA 10% ** Non SFHA 5% ** 9 - SFHA 5% Non SFHA 5% 10 - SFHA 0% Non SFHA 0% *For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs. **These percentages are subject to change. Always refer to the Flood Insurance Manual for the latest information.
dateOfLoss	Date on which water first entered the insured building
elevatedBuildingIndicator	Yes (Y) or No (N) indicator of whether or not a building meets the NFIP definition of an elevated building. An elevated building is a no-basement building that was constructed so as to meet the following criteria: 1. The top of the elevated floor (all A zones) or the bottom of the lowest horizontal structural member of the lowest floor (all V zones) is above ground level. 2. The building is adequately anchored. 3. The method of elevation is pilings, columns (posts and piers), shear walls (not in V zones), or solid foundation perimeter walls (not in V zones).
elevationCertificateIndicator	Indicates if a policy has been rated with elevation certificate. 1 - No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage or change in insurable interest. Policies will be rated using "No Base Flood Elevation" +2 to +4 feet rates. 2 - No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage or change in insurable interest. Policies will be rated using "No Elevation Certificate" rates. 3 - Elevation Certificate with BFE. Policies will be rated using "With Base Flood Elevation" rates. 4 - Elevation Certificate without BFE. Policies will be rated using "No Base Flood Elevation" rates.
elevationDifference	Difference in feet between the elevation of the lowest floor used for rating or the flood-proofed elevation and the base flood elevation (BFE), or base flood depth, as appropriate from the elevation certificate.

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censusTract	US Census Bureau defined census tracts; statistical subdivisions of a county or equivalent entity that are updated prior to each decennial census. The NFIP relies on our geocoding service to assign census tract code. 11 digit code defining census tract.
floodZone	<p>Flood zone derived from the Flood Insurance Rate Map (FIRM) used to rate the insured property.</p> <p>A - Special Flood with no Base Flood Elevation on FIRM AE, A1-A30 - Special Flood with Base Flood Elevation on FIRM A99 - Special Flood with Protection Zone AH, AHB * - Special Flood with Shallow Ponding AO, AOB * - Special Flood with Sheet Flow X, B - Moderate Flood from primary water source. Pockets of areas subject to drainage problems X, C - Minimal Flood from primary water source. Pockets of areas subject to drainage problems D - Possible Flood V - Velocity Flood with no Base Flood Elevation on FIRM VE, V1-V30 - Velocity Flood with Base Flood Elevation on FIRM AE, VE, X - New zone designations used on new maps starting January 1, 1986, in lieu of A1-A30, V1-V30, and B and C AR - A Special Flood Hazard 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 AR Dual Zones (AR/AE, AR/A1-A30, AR/AH, AR/AO, AR/A) - Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone.</p> <p>*AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.</p>
houseWorship	Yes (Y) or No (N) indicator of whether or not a building is reported as being a house of worship in the policy application.
latitude	Approximate latitude of the insured building (to 1 decimal place). This represents the approximate location of the insured property. The precision has been lessened to ensure individual privacy. This may result in a point location that exists in an incorrect county or state. Use the state and county fields for record aggregation for these dimensions.
locationOfContents	<p>Code that indicates where within the structure the contents are located.</p> <p>1 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace only 2 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace and above 3 - Lowest floor only above ground level (No basement/enclosure/crawlspace/subgrade crawlspace) 4 - Lowest floor above ground level and higher floors (No basement/enclosure/crawlspace/subgrade crawlspace) 5 - Above ground level more than one full floor 6 - Manufactured (mobile) home or travel trailer on foundation</p>
longitude	Approximate longitude of the insured building (to 1 decimal place). This represents the approximate location of the insured property. The precision has been lessened to ensure individual privacy. This may result in a point location that exists in an incorrect county or state. Use the state and county fields for record aggregation for these dimensions.
lowestAdjacentGrade	Lowest natural grade adjacent to the insured structure prior to excavating or filling. The difference in feet of the lowest natural grade adjacent to the building from the reference level of the building.
lowestFloorElevation	A building's lowest floor is the floor or level (including basement/enclosure/crawlspace/subgrade crawlspace) that is used as the point of reference when rating a building. This includes the level to which a building is flood-proofed.
numberOfFloorsInTheInsuredBuilding	<p>Code that indicates the number of floors in the insured building.</p> <p>1 - One floor 2 - Two floors 3 - Three or more floors 4 - Split-level 5 - Manufactured (mobile) home or travel trailer on foundation 6 - Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)</p>
nonProfitIndicator	Yes (Y) or No (N) indicator of whether or not a building is reported as being a house of worship in the policy application.

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obstructionType	<p>Code that gives the type of obstruction (if any) in the enclosure (if any).</p> <p>15 - With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)</p> <p>20 - With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation</p> <p>24 - With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation</p> <p>30 - With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation</p> <p>34 - With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation</p> <p>40 - With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/equipment is at or above Base Flood Elevation.)</p> <p>50 - With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor</p> <p>54 - With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor</p> <p>60 - With obstruction</p> <p>70 - With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)</p> <p>80 - Without Certification subgrade crawlspace (all zones)</p> <p>90 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE</p> <p>91 - Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit</p> <p>92 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage</p> <p>94 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE</p> <p>95 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE, but no machinery and equipment (M&E) servicing the building is located below the BFE</p> <p>96 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage</p> <p>97 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE</p> <p>98 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE</p>
occupancyType	<p>Code indicating the use and occupancy type of the insured structure..</p> <p>1 - Single family residence</p> <p>2 - 2 to 4 unit residential building</p> <p>3 - Residential building with more than 4 units</p> <p>4 - Non-residential building</p>
originalConstructionDate	The original date of the construction of the building (MM/DD/YYYY).
originalNBDate	The original date of the flood policy (MM/DD/YYYY).
amountPaidOnBuildingClaim	Dollar amount paid on the building claim. In some instances, a negative amount may appear which occurs when a check issued to a policy holder isn't cashed and has to be re-issued.
amountPaidOnContentsClaim	Dollar amount paid on the contents claim. In some instances, a negative amount may appear, which occurs when a check issued to a policy holder isn't cashed and has to be re-issued.
amountPaidOnIncreasedCostOfComplianceClaim	Dollar amount paid on the Increased Cost of Compliance (ICC) claim. Increased Cost of Compliance (ICC) coverage is one of several flood insurances resources for policyholders who need additional help rebuilding after a flood. It provides up to \$30,000 to help cover the cost of mitigation measures that will reduce the flood risk. As we are not explicitly defining the building and contents components of the claim, I don't think it is necessary to define ICC.
postFIRMConstructionIndicator	Yes or No Indicator on whether construction was started before or after publication of the FIRM. 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.

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rateMethod	<p>Indicates policy rating method.</p> <p>1 - Manual 2 - Specific 3 - Alternative 4 - V-Zone Risk Factor Rating Form 5 - Underinsured Condominium Master Policy 6 - Provisional 7 - Preferred Risk Policy (PRPs issued for eligible properties located within a non-Special Flood Hazard Area [non-SFHA]) 8 - Tentative 9 - MPPP Policy A - Optional Post-1981 V Zone B - Pre-FIRM policies with elevation rating - Flood Insurance Manual rate tables. E - FEMA Pre-FIRM Special Rates F - Leased Federal Property G - Group Flood Insurance Policy (GFIP) P - Preferred Risk Policy (A PRP renewal issued in the first year following a map revision for an eligible property that was newly mapped into the SFHA by the map revision, or new business written for an eligible property that was newly mapped into the SFHA by a map revision effective on or after October 1, 2008 – PRP Eligibility Extension) Q - Preferred Risk Policy (subsequent PRP renewals where the previous policy year was reported as a 'P' or 'Q') S - FEMA Special Rates T - Severe Repetitive Loss Properties (formerly Target Group Full Risk). Effective October 1, 2013, code will no longer be valid. W - Pre-FIRM policies with elevation rating</p>
smallBusinessIndicatorBuilding	Yes (Y) or No (N) indicator of whether or not the insured represents a small business. Small business is defined as a business with fewer than 100 employees in the policy application.
state	The two-character alpha abbreviation of the state in which the insured property is located.
totalBuildingInsuranceCoverage	Total Insurance Amount in dollars on the Building
totalContentsInsuranceCoverage	Total Insurance Amount in dollars on the Contents
yearofLoss	Year of Loss = Year in which the flood loss occurred (YYYY)
reportedZipCode	5 digit Postal Zip Code of the insured property
primaryResidence	Yes (Y) or No (N) indicator of whether or not a building is a primary residence. A primary residence is 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.
Source:	https://www.fema.gov/media-library/assets/documents/180374