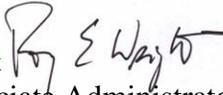




FEMA

October 1, 2015

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

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

SUBJECT: April 1, 2016, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective April 1, 2016. Many of these changes result from continued implementation of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) and the Biggert-Waters Flood Insurance Reform Act of 2012. The changes will require modifications to the *NFIP Flood Insurance Manual*, Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of the Program Changes effective April 1, 2016, include the following:

- Updated premium rates conforming to HFIAA premium rate caps;
- Implementation of 25-percent rate increases for policies covering non-residential business properties;
- Increased Federal Policy Fee for all policies and increased Reserved Fund Assessment for Preferred Risk Policies (PRPs);
- New premium increases and rating procedures for PRPs, and policies rated under the Newly Mapped procedure;
- New base premium tables, replacing the previous premium tables, for PRPs and policies rated under the Newly Mapped procedure;
- Revised PRP/Newly Mapped Application form showing the premium calculations;
- Elimination of subsidies for certain pre-Flood Insurance Rate Map properties with policies that lapse and are reinstated;
- Clarifications concerning reformation of coverage; and
- Updated declarations page requirements.

Please see the following attachments for details of these upcoming Program changes:

- Attachment A – Summary of the NFIP April 2016 Program Changes
- Attachment B – Updated Rate Tables for the Rating and Condominium Sections of the NFIP Flood Insurance Manual Effective April 1, 2016
- Attachment C – New Rating Methodology and Revised Application Form for Preferred Risk Policies and Newly Mapped Policies Effective April 1, 2016
- Attachment D – Pre-FIRM Subsidy Eligibility Matrix Effective April 1, 2016

April 1, 2016, Program Changes

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- Attachment E – Declarations Page Requirements Effective April 1, 2016
- Attachment F – TRRP Plan and Edit Specifications Changes Effective April 1, 2016

Procedures and materials for the implementation of HFIAA Section 28, Clear Communications, will be provided under separate cover. The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective May 1, 2016. The NFIP will provide the revised CRS list under separate cover by February 1, 2016.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ATTACHMENT A

**SUMMARY OF THE NFIP PROGRAM CHANGES
EFFECTIVE APRIL 1, 2016**

National Flood Insurance Program

April 1, 2016, Program Changes: A Summary

The changes outlined in this bulletin apply to new business and renewals that will become effective on or after April 1, 2016.

1. Premium Increases and Surcharges (Biggert-Waters Section 100205 and HFIAA Section 5)

Premium increases effective April 1, 2016, will comply with all the limitations on premium increases introduced by the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Those limitations are as follows:

- Premium rates for four categories of Pre-FIRM subsidized policies – non-primary residential properties, business properties, Severe Repetitive Loss (SRL) properties (which includes cumulatively damaged properties), and substantially damaged/substantially improved properties – must be increased 25% annually until they reach full-risk rates;
- The *average* annual premium rate increases for all other risk classes are limited to 15% while the *individual* premium rate increase for any individual policy is simultaneously limited to 18%; and
- The average annual premium rate increase for Pre-FIRM subsidized policies must be at least 5%.

There are some limited exceptions to the 18% cap on premium rate increases for individual policyholders. These include policies on the properties listed above that are subject to 25% annual premium rate increases. These also include premium rate increases resulting from changes in the Community Rating System (CRS) class, misratings, and increases in the amount of insurance purchased. The specific scenarios that constitute a misrating are listed in the Flood Insurance Manual.

When premium rate increases are evaluated for compliance with these caps, the building and contents premium, the Increased Cost of Compliance (ICC) premium, and the Reserve Fund Assessment (RFA) are all included. The probation surcharge, Federal Policy Fee (FPF), and Congressionally-mandated HFIAA surcharge are not considered premium and, therefore, are not subject to the premium rate cap limitations. As a result, the increase in the total amount charged a policyholder may exceed 18 percent in some cases.

For policies issued on or after April 1, 2016, the RFA will remain zero for Group Flood Insurance Policies, increase from 10 percent to 15 percent for Preferred Risk Policies (PRPs), and remain at 15 percent for all other policies. The FPF is being increased from \$22 to \$25 for PRPs and from \$45 to \$50 for standard-rated policies. The condominium FPF schedule is revised as follows:

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

Premiums, including the RFA but excluding the FPF and the HFIAA surcharge, will increase an average of 9 percent for policies written or renewed on or after April 1, 2016 (see Attachments B and C for updated rate and premium tables). When the FPF and the HFIAA surcharge are included, the total amount charged to the policyholder will increase an average of 9 percent. The average premium change by zone varies as described below, showing both the average premium increase—including the RFA—and the total increase—including the FPF, the HFIAA surcharge, and any applicable probation surcharge—charged to the policyholder.

There will be no change to the deductible factors for April 1, 2016.

- **Pre-FIRM Subsidized Policies** (AE Zones and VE Zones)
 - Primary Residences: The combined premium increase for all primary residence policies in these zones is 5 percent, with a total increase of 5 percent.
 - Non-Primary Residences: The combined premium increase for non-primary residence policies in these zones is 24 percent, with a total increase of 21 percent.

- **V Zones** (coastal high-velocity zones)

Rate increases are being implemented again this year as a result of the Heinz Center’s Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.

 - Post-FIRM V Zones: Premiums will increase 10 percent, with a total increase of 9 percent.

- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 9 percent, with a total increase of 8 percent.
 - AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 4 percent, with a total increase of 4 percent.
 - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 13 percent, with a total increase of 12 percent.
 - A99 Zones (i.e., flood protection systems still in the process of being constructed) and AR Zones: Premiums will increase 4 percent, with a total increase of 4 percent.

- **X Zones** (zones outside the Special Flood Hazard Area)
 - Standard-Rated Policies: Premiums will increase 3 percent, with a total increase of 3 percent.
 - Preferred Risk Policies (PRPs) (policies on buildings that are currently mapped outside the SFHA): Premiums will decrease an average of 5 percent, but overall the average amount charged these policyholders will increase 4 percent. The PRP tables are reformatted to clarify the distinction between the base premium, the ICC premium, the RFA, the HFIAA surcharge, and the FPF.

- Policies for Properties Newly Mapped into the SFHA (includes the former PRP Eligibility Extension (PRP EE) policies): Premiums will decrease an average of 5 percent, but overall the average amount charged these policyholders will increase 4 percent. The Newly Mapped tables are reformatted to clarify the distinction between the base premium and the ICC premium. FEMA is introducing a multiplier to be used to correctly apply annual increases to the base premium before adding the ICC premium. The RFA will be added after the ICC premium, and this subtotal will be subject to the annual premium rate increase cap. The HFIAA surcharge, probation surcharge (if applicable), and the FPF will be added to the premium; they are not subject to the cap on annual premium rate increases.

2. Implementation of 25-Percent Rate Increases for Policies Covering Non-Residential Business Properties (BW-12 Section 100205)

Beginning April 1, 2016, FEMA is implementing 25-percent annual premium increases for Pre-FIRM subsidized non-residential business properties, as required by Section 100205 of BW-12.

The requirement to identify business properties within the larger non-residential occupancy category began with all new and renewal policies with a non-residential building occupancy effective on or after November 1, 2015. Companies must continue to send the request to the agent/producer for the necessary information to properly classify the risk no less than 90 days prior to expiration. A renewal offer must be made no less than 45 days prior to expiration. In the event that the insurer receives no response to the 90-day request for the required rating information, the insurer must rate the policy using the non-residential business building occupancy when making a renewal offer. The policy may be corrected by endorsement at the policy effective date if the information is submitted later.

The building use and building purpose fields on the Application forms have been modified to assist with the correct identification of the building occupancy. All buildings in the non-residential business occupancy subset should be reported as a '6' in the Transaction Record Reporting and Processing (TRRP) Plan for policies effective on or after November 1, 2015. The 25-percent annual premium increase applies only to non-residential businesses, and does not apply to other non-residential property (reported with an occupancy of '4'). Additional information regarding small businesses, houses of worship, and non-profit entities will be used to generate the report to Congress required by HFIAA Section 29. NFIP Application Forms were modified on November 1, 2015, in order for insurers to gather this data during the reunderwriting of the non-residential occupancy category.

3. New Rating Methodology for Both Preferred Risk Policies (PRPs) and Property Newly Mapped Into the SFHA (HFIAA Section 6)

Section 6 of HFIAA provides that the premium rate for flood insurance for certain properties newly mapped into areas with special flood hazards shall for the first policy year be a "preferred risk premium" for the property, and shall be increased at no more than 15 percent by class, or 18 percent per policy, until a full-risk premium is achieved.

On April 1, 2015, FEMA established premium tables for Newly Mapped properties that were identical to the PRP premium tables, and included the ICC premium, RFA, and FPF. These tables are updated for use for both eligible new and renewal business effective on or after April 1, 2016. These tables are also reformatted to clarify the distinction between the base premium, the ICC premium, the RFA, the HFIAA surcharge, and the FPF.

The rating methodology for all PRPs and Newly Mapped policies is being revised effective April 1, 2016. The new tables for these two classes of policies will now display a base premium, which will be the combined building and contents premium exclusive of the ICC premium and before the application of the RFA or any other surcharges or fees. The revised rating methodology will also include a new step that includes a multiplier, which is explained below.

The new methodology will consist of the following steps:

- Identify Base Premium (from base premium tables)
- Apply Multiplier (from new multiplier tables)
- Add in ICC Premium
- Calculate and add in RFA
- Add in HFIAA Surcharge
- Add in Probation Surcharge when applicable
- Add in FPF.

This new methodology is being introduced in order to comply with Section 6 of HFIAA regarding properties newly mapped into the SFHA. In addition, the PRP and Newly Mapped Policy Application form is being revised to provide lines for all premium components (see Attachment C).

Newly Mapped Policies Effective on or after April 1, 2016

Beginning with eligible new and renewal policies effective on or after April 1, 2016, a multiplier will be applied to the policy base premium. FEMA will provide a table of multipliers in the Newly Mapped section of the Flood Insurance Manual. Initially, the multiplier will be 1.000 for all Newly Mapped policies. Beginning, January 1, 2017, the multiplier will vary based on the calendar year in which the map became effective that mapped the structure into the SFHA. It is expected that the table will be updated effective January 1 of each following year. The multiplier used for each policy rated under the Newly Mapped rating procedure must be reported on the TRRP Plan.

Preferred Risk Policies

As described above, the PRP premium tables are being revised so that they will now only contain the base premium. The rating steps for PRPs will be identical to the rating steps for Newly Mapped policies. The PRP will also use a multiplier of 1.000; for a PRP, the factor will always be 1.000.

Former PRP EE Policies

All PRP EE policies that renewed under the Newly Mapped procedure between April 1, 2015, and April 1, 2016, will also use the revised Newly Mapped tables and the new rating methodology. These policies will also use the same multiplier tables.

Rollovers and Transfers under the Newly Mapped Procedure

When renewing coverage under the Newly Mapped procedure with another carrier, the insurer processing the renewal must obtain a copy of the expiring declarations page and establish that payment has been received within 90 days of the prior policy expiration. If payment is received more than 90 days after prior policy expiration, whether with the same or a different NFIP insurer, the property is no longer eligible for the Newly Mapped procedure. In order to facilitate rollovers and transfers, insurers must display the date that a property was newly mapped into the SFHA on the Newly Mapped policy declarations page. This data was collected on the Application form beginning November 1, 2015, and it must be reported to the NFIP.

Newly Mapped Properties Ineligible for the Newly Mapped Procedure

Properties not covered under the NFIP as of March 31, 2016, and that were newly mapped into the SFHA by a FIRM revision that occurred between October 1, 2008, and April 1, 2015, are no longer eligible to be rated using the Newly Mapped rating procedure.

- Post-FIRM properties newly mapped into the SFHA between October 1, 2008, and April 1, 2015, and not covered under the NFIP as of March 31, 2016, may qualify for “built-in-compliance” grandfathering.
- Pre-FIRM properties newly mapped into the SFHA between October 1, 2008, and April 1, 2015, and not covered under the NFIP as of March 31, 2016, may qualify for Pre-FIRM subsidized rates.

Existing policies issued using the Newly Mapped procedure between April 1, 2015, and March 31, 2016, that cover properties that were newly mapped into the SFHA by a FIRM revision that occurred between October 1, 2008, and April 1, 2015, may continue to renew under the Newly Mapped procedure, so long continuous coverage is maintained. Such policies may also renew under the Newly Mapped procedure the first instance where coverage renews by means of a payment received within 90 days of expiration; any subsequent instances will render the policy ineligible for renewal under this procedure. The same rule applies to the renewal of Newly Mapped policies issued on the basis of a map change after April 1, 2015.

On or after April 1, 2016, a property is ineligible for the Newly Mapped procedure when the first policy effective date is more than 12 months after the FIRM revision newly mapping the property from a non-SFHA into an SFHA. The Newly Mapped procedure is also not available for policies on properties in the Emergency Program or properties mapped into the SFHA for the first time by the initial FIRM upon entry into the Regular Program.

As of October 1, 2016, the newly mapped procedure will also not apply to policies insuring properties located in Zone A99.¹ This change is made to comply with the language of the statute, which excludes subsidized policies from eligibility for the newly mapped rating procedure. Additional guidance will be provided at a later date.

4. Elimination of Subsidy for Certain Pre-FIRM Policies That Lapse and Are Reinstated (BW-12 Section 100205 and HFIAA Section 3)

Section 3 of HFIAA prohibits the use of Pre-FIRM subsidized rates for “any policy under the flood insurance program that has lapsed in coverage, unless the decision of the policyholder to permit a lapse in flood insurance coverage was the result of the property covered by the policy no longer being required to retain such coverage.”

Effective April 1, 2016, FEMA will prohibit the use of Pre-FIRM subsidized rates for policies reinstating coverage for Pre-FIRM buildings that were previously insured by the NFIP where the NFIP coverage is reinstated by means of a payment received more than 90 days after expiration or cancellation of the policy.

A policy will not be eligible for Pre-FIRM subsidized rates or the Newly Mapped procedure, as required by Section 3 of HFIAA, under the following conditions:

- (1) The policy reinstates coverage on a building that was previously covered by a Standard Flood Insurance Policy (SFIP) that expired or was cancelled;
- (2) One or more of the named insureds on the new policy was either a named insured on the expired or cancelled policy or had an ownership interest in the building at the time the policy expired or was cancelled;
- (3) The policy was reinstated with premium received:
 - (a) 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
 - (b) 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
- (4) The policy expiration or cancellation was for a reason other than that:
 - (a) the insured was no longer legally required to obtain and maintain flood insurance; or

¹ Once Section 100230 of the Biggert Waters Flood Insurance Reform Act of 2012 is implemented, this procedure will also not be available to policies on properties with premium rates established pursuant to this statutory provision.

- (b) 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.

According to procedures effective prior to the enactment of BW-12 and HFIAA, 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 may be reinstated with no change to the effective date (commonly referred to as “the grace period”). During the remaining 60 days, coverage is reinstated with a 30-day waiting period (up to 120 days after expiration), such that there is no coverage for a loss during this period. However, if premium is received within 90 days, a new Application is not required, and insurers report the policy transaction as a renewal to the NFIP system of record. Thus, a reinstatement of coverage by means of a payment received by the insurer within 90 days of policy expiration or cancellation is not considered subject to Section 3 of HFIAA.

When transferring a policy from one NFIP insurer to another, a copy of the previous declarations must be obtained by the new insurer to demonstrate that coverage was reinstated by means of a payment received by an NFIP insurer within 90 days of expiration. This same rule may be used to establish eligibility for “continuous coverage” grandfathering, or processing a renewal of coverage for a Newly Mapped property. However, this renewal process may only be utilized one time per policy after April 1, 2016.

A reinstatement by means of a payment received 90 days after expiration is subject to the 30-day wait, such that the reinstatement effective date is 120 days after expiration or cancellation. Therefore, a property covered by a non-NFIP policy purchased on the private market for the period longer than 120 days after NFIP coverage has expired is considered to have lapsed from the NFIP, even if there is no period of time that the property was not insured for flood damage.

To facilitate the process to identify affected policies that have expired more than 90 days, and are therefore lapsed, the following questions were added to the Application form on November 1, 2015, and are to be used to implement Section 3 for new business transactions effective on or after April 1, 2016:

- (1) Has the applicant had a prior NFIP policy for this property?
- (2) Was the policy required by the lender under mandatory purchase?
- (3) Has the prior NFIP policy ever lapsed while coverage was required under mandatory purchase by the lender?
- (4) Was the lapse the result of a community suspension? 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?

A new data element will be introduced to the TRRP Plan. This data field will be the “Eligible for Pre-FIRM subsidized rates” indicator, with valid values of ‘Y’ or ‘N’. A ‘Y’ may be used if a Declarations page from an NFIP carrier indicates the Application and premium have been

received within 90 days of the prior expiration date, and there is no prior lapse in coverage. Where an Application and premium are submitted more than 90 days after prior policy expiration, or the policy has renewed with a lapse one time already since April 1, 2016, a table is provided in Attachment D that indicates how the ‘yes’ or ‘no’ responses to these questions on the Application can combine for a Pre-FIRM building to be eligible for Pre-FIRM subsidized rates.

For all new business covering a Pre-FIRM building rated in zones Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30, and D, the insurer must determine if the property is eligible for Pre-FIRM rates using the table provided in Attachment D. If the property is ineligible for the Pre-FIRM subsidized rates, the insurers must use full-risk rating procedures or AR and A99 Zone rates if applicable. The use of full-risk rates excludes Pre-FIRM subsidized rates and the Newly Mapped procedure.

If the property is eligible for Pre-FIRM subsidized rates, the Pre-FIRM rate hierarchy indicated on Table 10 in the Rating Section of the NFIP Flood Insurance Manual should be used to determine the correct Pre-FIRM subsidized rate. After determining the correct Pre-FIRM subsidized rate, the insurer must compare the amount calculated to the full-risk rate if the EC or other underwriting information required for full-risk rating is available. When presented with an EC for Pre-FIRM property eligible for subsidized rates, insurers must retain the elevation information for comparison purposes for every renewal or endorsement transaction.

For all policies receiving Pre-FIRM subsidized rates only, insurers must include a statement on the renewal offer(s) and expiration/reissue notices indicating that payment received more than 90 days after expiration may result in a loss of eligibility for Pre-FIRM subsidized rates.

5. Initial Implementation of HFIAA Section 28 – Clear Communications

HFIAA Section 28 requires that FEMA clearly communicate full flood risk determinations to individual property owners, regardless of whether their premium rates are full-risk rates. FEMA will be implementing ongoing changes to improve an understanding of the risk of flood damage and how flood insurance premiums do or do not correlate with that risk.

As an initial step to improve the communication of full flood risk determination, FEMA is requiring NFIP insurers to report current flood zone and current FIRM information including BFE, if applicable, for all new business policies effective on or after April 1, 2016, and for all renewals effective on or after October 1, 2016. This requirement does not apply to MPPPs, provisionally rated policies, tentatively rated policies, and Group Flood Insurance Policies.

For policies that are issued with the grandfathering indicator of ‘1’ (no grandfathering), the current map information must be updated for all new business effective on or after April 1, 2016, and all renewals effective on or after October 1, 2016. Where the grandfather indicator is ‘1’, the rated flood zone and rated map information must be based on the current FIRM, and the current map information will match the rated map information. When grandfathering for “built-in-compliance” (grandfathering indicator ‘2’) or “continuous coverage” (grandfathering indicator ‘3’), the rated zone may be reported with a prior map panel.

When a policy is issued under the Newly Mapped procedure (Risk Rating Method ‘R’), the current map information will not be identical to the rated map information. Insurers should update the grandfathering indicator with a ‘2’ or a ‘3’ for policies issued with Risk Rating Method ‘R’. Where multiple map changes have occurred since a property first became eligible for the Newly Mapped procedure, the date of the first map indicating the property in the SFHA will be captured in a separate Newly Mapped date field, while the current map fields will continue to be updated with the current map information. The rated map information for the policy using the Newly Mapped procedure will be the last map that indicated the property is outside of the SFHA.

The current map information must reflect the current panel number and suffix. The underwriting file must be kept current at all times with current map information documentation. Acceptable documentation for the current map information, including the current zone and Base Flood Elevation (BFE), is any one of the following:

- A Letter of Map Amendment (LOMA) or Letter of Map Revision referencing the property;
- A copy of the current FIRM or DFIRM with the property location clearly indicated;
- A letter from a local community official indicating the property address and zone for the property;
- An Elevation Certificate for Flood Insurance referencing the current map; or
- A guaranteed Standard Flood Hazard Determination Form.

Except for a LOMA, if there are conflicting documents referencing the same map, the more hazardous zone must be used. If there is no zone conflict, but conflicting BFEs, the higher BFE must be used.

Reunderwriting Requirement

Beginning no less than 180 days prior to renewal, NFIP insurers are required to review their existing policies renewing on or after October 1, 2016, to determine if they are being rated based on information from the current FIRM, or from a prior FIRM (using the grandfathering or Newly Mapped rating procedures). This reunderwriting requirement includes validating the current FIRM information for PRPs. If the policy is rated based on information from a prior FIRM, the NFIP insurer is required to update the grandfather indicator, the Risk Rating Method, if applicable, and the current map information fields on the policy records at the first renewal that is effective on or after October 1, 2016. All elevation data should be reported with the same datum as the current BFE. After the reunderwriting of renewal policies effective on or after October 1, 2016, has been completed, insurers will only be required to validate the current map information for subsequent renewals of policies covering property located on a map panel that changed at least 90 days prior to the most recent renewal date on or after October 1, 2017.

New relational edits will validate the reporting of current flood zone and FIRM information by comparing the rated and current map information fields to the Community Master File as of 90 days prior to renewal. For policies not using the grandfathering rating procedure, additional edits will validate that the “rated” flood zone and community information is based on a current FIRM.

If a policy is using the grandfathering procedure, edits will validate that the “current” flood zone and community information is based on a current FIRM.

The data reported to the NFIP system of record through the TRRP Plan will be used in mailings sent by the NFIP Bureau and Statistical Agent. The mailing will provide a narrative description of the rating, as well as generic sample full-risk premiums if the policy is grandfathered, Newly Mapped, or subsidized. If an insurer does not update the current map information fields prior to the renewal, the insurer will receive a critical error with no tolerance on the Invalid Policy report. The mailing to the insured will be held until the insurer completes the reunderwriting.

If an insurer discovers that the original Application was rated with the incorrect zone, and the policyholder was charged a higher amount than would be determined using the correct zone, the policy may be reformed for up to 5 policy years. However, if the Application was written correctly, and the zone or BFE has changed since, the policy may be reformed for the current term only. When the insurer discovers a misrating resulting in a higher amount due, the effective date of the correction will be the date of discovery, unless the discovery of misrating occurs within 60 days prior to a prospective renewal (after the first renewal offer has already been made). In this case, the correction will apply to the prospective renewal policy using the renewal effective date. The policy may not be canceled for a full premium refund due solely to a misrating.

FEMA will provide under separate cover a sample letter that FEMA will send to policyholders to communicate their risk.

6. Reformation of Coverage

Policy Issuance 2005 issued May 23, 2005, is revoked effective April 1, 2016. The prospective reformation of coverage upon discovery of a misrating pursuant to Section 209 of FIRA 2004 applies only when a misrating is the result of the incorrect determination of the flood zone or BFE.

Otherwise, insurers must follow the reformation procedures outlined in the SFIP at Section VII.G of the Dwelling and General Property forms, and Section VIII.G of the Residential Condominium Building Association Policy form. However, when a misrating is discovered after a loss, the prior policy term does not require reformation as indicated in G.(3)(b). Only the current policy term requires reformation, effective to the beginning of the policy term. When there is no loss in the current policy term, and the discovery of a misrating occurs within 60 days prior to a prospective renewal (after the first renewal offer has already been made), the correction will be made effective the date of the prospective renewal.

7. Declarations Page Requirements

In order to ensure that the 18-percent/25-percent cap on annual premium rate increases applies to all policies, including transfers and rollovers, FEMA is requiring additional information to be presented on policy declarations to assist the receiving insurer in validating the correct rates. Specifically, the company’s National Association of Insurance Commissioners (NAIC)

identification number must be provided on the policy declarations page. Additionally, the TRRP Plan reported policy number, clearly labeled and limited to 10 characters, must be included. See Attachment E for the full declarations page requirements.

ATTACHMENT B

**UPDATED RATING AND CONDOMINIUM TABLES
EFFECTIVE APRIL 1, 2016**

RATING

This section contains information, including rate tables, required to accurately rate a National Flood Insurance Program (NFIP) flood insurance policy. Information and rates for the 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 AVAILABLE¹

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 ²	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 ²	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000 ⁴	\$175,000	\$325,000	\$500,000
Non-Residential Business, Other Non-Residential ³	\$100,000 ⁴	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential Business, Other Non-Residential ³	\$100,000	\$150,000	\$350,000	\$500,000

- 1 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.
- 2 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.
- 3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 4 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates (for Pre-FIRM buildings, see the rating hierarchy guidance and chart in Table 10), or Post-FIRM/full-risk premium rates for each zone

classification. Tables 1-5 show annual rates per \$100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

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

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D²

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ³		OTHER NON-RESIDENTIAL ³	
		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 ⁴	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 ⁵	.94 / .85	1.18 / 1.55					1.21 / 2.26		1.02 / 1.90	
CONTENTS LOCATION	Basement & Above ⁶				1.18 / 1.30		1.18 / 1.30		2.39 / 3.79		2.01 / 3.18
	Enclosure & Above ⁷				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 ⁵								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 ³		OTHER NON-RESIDENTIAL ³	
		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 ⁴	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 ⁵	1.22 / 6.75	1.52 / 3.68					1.61 / 15.47		1.36 / 12.97	
CONTENTS LOCATION	Basement & Above ⁶				1.52 / 3.13		1.52 / 3.13		3.15 / 9.61		2.65 / 8.06
	Enclosure & Above ⁷				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 ⁵								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 ³		OTHER NON-RESIDENTIAL ³	
		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 ⁴	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 ⁵	1.05 / .52	1.61 / .51					1.26 / .54		1.26 / .54	
CONTENTS LOCATION	Basement & Above ⁶				2.04 / .76		2.04 / .76		2.09 / .83		2.09 / .83
	Enclosure & Above ⁷				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 ⁵								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. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use.
- 2 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
- 3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 4 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 6 Includes subgrade crawlspace.
- 7 Includes crawlspace.

**TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
NON-PRIMARY RESIDENCE²**

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

FIRM ZONES A, AE, A1-A30, A0, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁴		OTHER RESIDENTIAL (CONDO UNIT) ⁴	
		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 ⁵	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 ⁶	1.12 / .97	1.42 / 1.75				
CONTENTS LOCATION	Basement & Above ⁷				2.05 / 2.10		2.05 / 2.10
	Enclosure & Above ⁸				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 ⁶						

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁴		OTHER RESIDENTIAL (CONDO UNIT) ⁴	
		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 ⁵	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 ⁶	2.10 / 13.00	2.63 / 6.17				
CONTENTS LOCATION	Basement & Above ⁷				2.63 / 5.23		2.63 / 5.23
	Enclosure & Above ⁸				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 ⁶						

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 ⁵	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 ⁶	1.05 / .52	1.61 / .51				
CONTENTS LOCATION	Basement & Above ⁷				2.04 / .76		2.04 / .76
	Enclosure & Above ⁸				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 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.
- 2 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.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
- 4 Individually owned unit in the condominium form of ownership located within a multi-unit building.
- 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 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
SEVERE REPETITIVE LOSS PROPERTIES²**

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

FIRM ZONES A, AE, A1-A30, AO, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.29 / 1.31	1.64 / 2.35	1.29 / 1.31		1.29 / 2.74	
	With Basement	1.37 / 1.94	1.64 / 1.96	1.37 / 1.94		1.29 / 2.27	
	With Enclosure ⁴	1.37 / 2.32	1.64 / 2.35	1.37 / 2.32		1.37 / 2.85	
	Elevated on Crawlspace	1.29 / 1.31	1.64 / 2.35	1.29 / 1.31		1.29 / 2.74	
	Non-Elevated with Subgrade Crawlspace	1.29 / 1.31	1.64 / 1.96	1.29 / 1.31		1.29 / 2.74	
	Manufactured (Mobile) Home ⁵	1.29 / 1.31	1.64 / 2.35				
CONTENTS LOCATION	Basement & Above ⁶				1.64 / 1.96		1.64 / 1.96
	Enclosure & Above ⁷				1.64 / 2.35		1.64 / 2.35
	Lowest Floor Only – Above Ground Level				1.64 / 2.35		1.64 / 2.35
	Lowest Floor Above Ground Level and Higher Floors				1.64 / 1.64		1.64 / 1.64
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home ⁵						

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.67 / 3.29	2.09 / 5.63	1.67 / 3.29		1.67 / 6.08	
	With Basement	1.79 / 4.90	2.09 / 4.78	1.79 / 4.90		1.79 / 9.10	
	With Enclosure ⁴	1.79 / 5.79	2.09 / 5.62	1.79 / 5.79		1.79 / 10.17	
	Elevated on Crawlspace	1.67 / 3.29	2.09 / 5.63	1.67 / 3.29		1.67 / 6.08	
	Non-Elevated with Subgrade Crawlspace	1.67 / 3.29	2.09 / 4.78	1.67 / 3.29		1.67 / 6.08	
	Manufactured (Mobile) Home ⁵	1.67 / 10.39	2.09 / 5.62				
CONTENTS LOCATION	Basement & Above ⁶				2.09 / 4.78		2.09 / 4.78
	Enclosure & Above ⁷				2.09 / 5.62		2.09 / 5.62
	Lowest Floor Only – Above Ground Level				2.09 / 5.62		2.09 / 5.62
	Lowest Floor Above Ground Level and Higher Floors				2.09 / 4.95		2.09 / 4.95
	Above Ground Level – More Than 1 Full Floor				.63 / .60		.63 / .60
	Manufactured (Mobile) Home ⁵						

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL	
		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 ⁴	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 ⁵	1.05 / .52	1.61 / .51				
CONTENTS LOCATION	Basement & Above ⁶				2.04 / .76		2.04 / .76
	Enclosure & Above ⁷				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 ⁵						

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use.

2 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

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

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

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

6 Includes subgrade crawlspace.

7 Includes crawlspace.

**TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
SUBSTANTIAL IMPROVEMENT²**

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

FIRM ZONES A, AE, A1-A30, A0, AH, D²

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ³		OTHER NON-RESIDENTIAL ³	
		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 ⁴	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 ⁵	1.21 / 1.11	1.52 / 1.99					1.32 / 2.46		1.32 / 2.46	
CONTENTS LOCATION	Basement & Above ⁶				1.52 / 1.67		1.52 / 1.67		2.59 / 4.12		2.59 / 4.12
	Enclosure & Above ⁷				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 ⁵								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 ³		OTHER NON-RESIDENTIAL ³	
		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 ⁴	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 ⁵	1.57 / 8.75	1.96 / 4.77					1.75 / 16.83		1.75 / 16.83	
CONTENTS LOCATION	Basement & Above ⁶				1.96 / 4.05		1.96 / 4.05		3.41 / 10.45		3.41 / 10.45
	Enclosure & Above ⁷				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 ⁵								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 ³		OTHER NON-RESIDENTIAL ³	
		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 ⁴	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 ⁵	1.05 / .52	1.61 / .51					1.26 / .54		1.26 / .54	
CONTENTS LOCATION	Basement & Above ⁶				2.04 / .76		2.04 / .76		2.09 / .83		2.09 / .83
	Enclosure & Above ⁷				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 ⁵								1.13 / .71		1.13 / .71

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved, even if it was previously required to be rated Post-FIRM. However, Post-FIRM rating may always be used if beneficial to the insured. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use.
- 2 For rating purposes only, FEMA defines a substantially improved building as a building that has had any reconstruction, rehabilitation, addition, or other improvement, the cost of which equals or exceeds 50% of the market value of the building before the improvement.
- 3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules 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.

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 7 apply.

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

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹
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 RATES¹
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		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ³	Residential ⁴	Non-Residential Business, Other Non-Residential ^{3, 4}	
+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

- 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.
- Pre-FIRM buildings may use this table if the rates are more favorable to the insured.
- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 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.
- Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
- 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.
- 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 RATES¹

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

FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES²

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 RATES¹

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential 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 RATES¹

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 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

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 ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ³		.29 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{4,5}		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. Refer to the rating guidance hierarchy and chart in Table 2B to determine which Pre-FIRM rate table to use.
- 2 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 4 "Without Certification of Compliance or Elevation Certificate" rates are to be used 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.
- 5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

***Use the SRG manual.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1-4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES¹
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES²

FIRM ZONES:		A, A1-A30, AE, A0, 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 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. Refer to the rating guidance hierarchy and chart in Table 2B to determine which Pre-FIRM rate table to use.

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT¹**

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		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, even if it was previously required to be rated Post-FIRM. However, Post-FIRM rating may always be used if beneficial to the insured. Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2B to determine which Pre-FIRM rate table to use.

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES¹

(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-FIRM¹ 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 RATES¹

(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 RATES¹
ELEVATED BUILDINGS FREE OF OBSTRUCTION² BELOW THE
BEAM SUPPORTING THE BUILDING’S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW 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 OBSTRUCTION³ BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW 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

ATTACHMENT C

**NEW RATING METHODOLOGY AND REVISED APPLICATION FORM FOR
PREFERRED RISK POLICIES AND NEWLY MAPPED POLICIES
EFFECTIVE APRIL 1, 2016**

New Rating Methodology for Preferred Risk Policies and Newly Mapped Policies

Effective April 1, 2016, obtaining a correct premium for Preferred Risk Policies (PRPs) and Newly Mapped policies will require the use of a new data element named “Newly Mapped Multiplier”. For PRPs, the “Newly Mapped Multiplier” will always be ‘1.000’. The first table below provides the multipliers for use through December 2016; the second table provides the applicable multipliers for January-December 2017.

PRPs and Newly Mapped Policies Effective April 1, 2016 through December 31, 2016		
Map Effective Date	Eligible Transaction	Multiplier
Oct 2008-Dec 2014	1. Renewal of a policy rated, 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 rated, in its prior term, as a Newly Mapped policy, and 3. Renewal of a policy written, in its prior term, as a PRP.	1.000
Jan 2016-Dec 2016	1. New business, and 2. Renewal of a policy written, in its previous term, as a PRP	1.000

PRPs and Newly Mapped Policies Effective January 1, 2017 through December 31, 2017		
Map Effective Date	Eligible Transaction	Multiplier
Oct 2008-Dec 2014	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy	1.150
Jan 2015-Dec 2015	1. Renewal of a policy rated, 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, and 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, and 2. Renewal of a policy rated, in its prior term, as a PRP.	1.000

The revised PRP/Newly Mapped Application Form at the end of this attachment provides lines for obtaining the correct premium calculations, as detailed below.

Premium calculation for PRPs and Newly Mapped Policies Effective on or after April 1, 2016

1. Obtain base premium amount from PRP or Newly Mapped Premium Table
2. Apply Newly Mapped Multiplier to the base premium (base premium X newly mapped multiplier). For the PRP, the multiplier will always be 1.00.
3. Add ICC Premium (based on ICC Premium Table in FIM)
4. Calculate Reserve Fund Assessment, currently 15% (premium subtotal X 1.15)
5. Add Reserve Fund Assessment amount to Premium Subtotal.
6. Add HFIAA Surcharge (\$25 for primary residences, \$250 for all others).
7. Add Probation Surcharge.
8. Add Federal Policy Fee.

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			WITHOUT BASEMENT OR ENCLOSURE		
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 ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

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

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

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 ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

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

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

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 ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

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			WITHOUT BASEMENT OR ENCLOSURE		
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 ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

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

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

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 ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

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

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

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 ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

**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: <input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW) <input type="checkbox"/> SECOND MORTGAGEE	POLICY PERIOD	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD INDICATE THE PROPERTY PURCHASE DATE: ____/____/____
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER: AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____	INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED: PHONE NO.: _____ IS THE INSURED A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A NON-PROFIT ENTITY? <input type="checkbox"/> YES <input type="checkbox"/> NO
PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX). IDENTIFY ADDRESS TYPE: <input type="checkbox"/> STREET <input type="checkbox"/> LEGAL DESCRIPTION* <input type="checkbox"/> 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.	1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE: LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____	2ND MORTGAGEE/OTHER	NAME AND MAILING ADDRESS OF: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: _____ LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> 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: ____/____/____	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? <input type="checkbox"/> YES <input type="checkbox"/> NO 2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO 3. IF YES, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? <input type="checkbox"/> YES <input type="checkbox"/> NO 4. IF YES, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? <input type="checkbox"/> YES <input type="checkbox"/> 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? <input type="checkbox"/> YES <input type="checkbox"/> NO
ALL BUILDINGS	1. BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ % 2. BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL BUSINESS <input type="checkbox"/> OTHER NON-RESIDENTIAL 3. IS THE BUILDING A HOUSE OF WORSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO 4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? <input type="checkbox"/> YES <input type="checkbox"/> NO 5. BUILDING DESCRIPTION (CHECK ONE) <input type="checkbox"/> MAIN HOUSE <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> BARN <input type="checkbox"/> APARTMENT BUILDING <input type="checkbox"/> APARTMENT – UNIT <input type="checkbox"/> COOPERATIVE BUILDING <input type="checkbox"/> COOPERATIVE – UNIT <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> OTHER: _____ 6. CONDOMINIUM INFORMATION IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO IS COVERAGE FOR THE ENTIRE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE IS COVERAGE FOR A CONDOMINIUM UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO 7. ADDITIONS AND EXTENSIONS (IF APPLICABLE) DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) COVERAGE IS FOR: <input type="checkbox"/> BUILDING INCLUDING ADDITION(S) AND EXTENSION(S) <input type="checkbox"/> BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION: _____	8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE	IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO 10. IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO 11. BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? <input type="checkbox"/> YES <input type="checkbox"/> NO 12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION
NON-ELEVATED BUILDINGS	1. GARAGE IS A GARAGE ATTACHED TO THE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> 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? <input type="checkbox"/> YES <input type="checkbox"/> 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? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	2. BASEMENT/SUBGRADE CRAWLSPACE	DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$10,000 <input type="checkbox"/> \$10,001 TO \$20,000 <input type="checkbox"/> IF GREATER THAN \$20,000 - INDICATE THE AMOUNT: _____ DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$5,000 <input type="checkbox"/> \$5,001 TO \$10,000 <input type="checkbox"/> IF GREATER THAN \$10,000 - INDICATE THE AMOUNT: _____

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**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	<p>ELEVATED BUILDINGS (INCLUDING MANUFACTURED [MOBILE] HOMES/TRAVEL TRAILERS)</p> <p>1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW</p> <p><input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION</p> <p>2. ELEVATING FOUNDATION TYPE</p> <p><input type="checkbox"/> PIERS, POSTS, OR PILES <input type="checkbox"/> REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS <input type="checkbox"/> REINFORCED CONCRETE SHEAR WALLS <input type="checkbox"/> WOOD SHEAR WALLS <input type="checkbox"/> SOLID FOUNDATION WALLS</p> <p>3. MACHINERY AND/OR EQUIPMENT</p> <p>DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$10,000 <input type="checkbox"/> \$10,001 TO \$20,000 <input type="checkbox"/> IF GREATER THAN \$20,000 - INDICATE THE AMOUNT: _____</p>	<p>DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$5,000 <input type="checkbox"/> \$5,001 TO \$10,000 <input type="checkbox"/> IF GREATER THAN \$10,000 - INDICATE THE AMOUNT: _____</p> <p>4. AREA BELOW THE ELEVATED FLOOR</p> <p>IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, CHECK ONE OF THE FOLLOWING: <input type="checkbox"/> FULLY <input type="checkbox"/> PARTIALLY</p> <p>IS THERE A GARAGE? (CHECK ONE) <input type="checkbox"/> NO GARAGE <input type="checkbox"/> BENEATH THE LIVING SPACE <input type="checkbox"/> NEXT TO THE LIVING SPACE</p> <p>DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, HOW MANY? _____</p>	<p>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.</p> <p>INDICATE MATERIAL USED FOR ENCLOSURE: <input type="checkbox"/> INSECT SCREENING <input type="checkbox"/> LIGHT WOOD LATTICE <input type="checkbox"/> SOLID WOOD FRAME WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION) <input type="checkbox"/> SOLID WOOD FRAME WALLS (NON-BREAKAWAY) <input type="checkbox"/> MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION) <input type="checkbox"/> MASONRY WALLS (NON-BREAKAWAY) <input type="checkbox"/> OTHER (DESCRIBE): _____</p> <p>IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA: _____ SQUARE FEET</p> <p>IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR</p>	<p>PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, DESCRIBE: _____</p> <p>DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>5. FLOOD OPENINGS</p> <p>IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____</p> <p>TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS: _____ SQUARE INCHES.</p> <p>ARE FLOOD OPENINGS ENGINEERED? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, SUBMIT CERTIFICATION.</p>
	<p>MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS</p> <p>NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.</p> <p>1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA</p> <p>YEAR OF MANUFACTURE: _____</p> <p>MAKE: _____</p> <p>MODEL NUMBER: _____</p> <p>SERIAL NUMBER: _____</p> <p>DIMENSIONS: _____ x _____ FEET</p> <p>ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, THE DIMENSIONS ARE: _____ x _____ FEET</p>	<p>2. ANCHORING</p> <p>THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)</p> <p><input type="checkbox"/> OVER-THE-TOP TIES <input type="checkbox"/> GROUND ANCHORS <input type="checkbox"/> FRAME TIES <input type="checkbox"/> SLAB ANCHORS <input type="checkbox"/> FRAME CONNECTORS <input type="checkbox"/> OTHER (DESCRIBE): _____</p> <p>3. INSTALLATION</p> <p>THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)</p> <p><input type="checkbox"/> MANUFACTURER'S SPECIFICATIONS <input type="checkbox"/> LOCAL FLOODPLAIN MANAGEMENT STANDARDS <input type="checkbox"/> STATE AND/OR LOCAL BUILDING STANDARDS</p>		

CONSTRUCTION INFORMATION	<p>CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> CONSTRUCTION _____/_____/_____</p> <p>CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE: <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT _____/_____/_____</p> <p>CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS: <input type="checkbox"/> LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT <input type="checkbox"/> LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES</p>	COVERAGE AND PREMIUM	<p>ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE NFIP FLOOD INSURANCE MANUAL</p> <p>BUILDING AND CONTENTS COVERAGE COMBINATION</p> <table border="1"> <thead> <tr> <th colspan="2">REQUESTED COVERAGE</th> </tr> </thead> <tbody> <tr> <td>BUILDING COVERAGE</td> <td>\$</td> </tr> <tr> <td>CONTENTS COVERAGE / CONTENTS ONLY</td> <td>\$</td> </tr> <tr> <th colspan="2">PREMIUM CALCULATION</th> </tr> <tr> <td>BASE PREMIUM</td> <td>\$</td> </tr> <tr> <td>MULTIPLIER</td> <td></td> </tr> <tr> <td>ADJUSTED PREMIUM</td> <td>\$</td> </tr> <tr> <td>ICC PREMIUM</td> <td>\$</td> </tr> <tr> <td>PREMIUM SUBTOTAL</td> <td>\$</td> </tr> <tr> <td>RESERVE FUND ASSESSMENT PERCENT</td> <td>%</td> </tr> <tr> <td>RESERVE FUND ASSESSMENT AMOUNT</td> <td>\$</td> </tr> <tr> <td>TOTAL PREMIUM</td> <td>\$</td> </tr> <tr> <th colspan="2">FEES AND SURCHARGES</th> </tr> <tr> <td>HFIAA SURCHARGE</td> <td>\$</td> </tr> <tr> <td>PROBATION SURCHARGE</td> <td>\$</td> </tr> <tr> <td>FEDERAL POLICY FEE</td> <td>\$</td> </tr> <tr> <td>TOTAL AMOUNT DUE</td> <td>\$</td> </tr> </tbody> </table> <p>INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____</p> <p>RISK RATING METHOD: <input type="checkbox"/> 7 - PRP <input type="checkbox"/> R - NEWLY MAPPED</p>	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	\$
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<p>CONTENTS</p> <p>CONTENTS LOCATED IN:*</p> <p><input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR</p> <p>IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF NO, DESCRIBE: _____</p> <p>*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.</p>	<p>BUILDING ELIGIBILITY</p> <p>ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:</p> <p>A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?</p> <p>• 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO • 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO • 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO • 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO • 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO</p>																																				

CONSTRUCTION INFORMATION	<p>CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> CONSTRUCTION _____/_____/_____</p> <p>CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE: <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT _____/_____/_____</p> <p>CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS: <input type="checkbox"/> LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT <input type="checkbox"/> LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES</p>	COVERAGE AND PREMIUM	<p>ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE NFIP FLOOD INSURANCE MANUAL</p> <p>BUILDING AND CONTENTS COVERAGE COMBINATION</p> <table border="1"> <thead> <tr> <th colspan="2">REQUESTED COVERAGE</th> </tr> </thead> <tbody> <tr> <td>BUILDING COVERAGE</td> <td>\$</td> </tr> <tr> <td>CONTENTS COVERAGE / CONTENTS ONLY</td> <td>\$</td> </tr> <tr> <th colspan="2">PREMIUM CALCULATION</th> </tr> <tr> <td>BASE PREMIUM</td> <td>\$</td> </tr> <tr> <td>MULTIPLIER</td> <td></td> </tr> <tr> <td>ADJUSTED PREMIUM</td> <td>\$</td> </tr> <tr> <td>ICC PREMIUM</td> <td>\$</td> </tr> <tr> <td>PREMIUM SUBTOTAL</td> <td>\$</td> </tr> <tr> <td>RESERVE FUND ASSESSMENT PERCENT</td> <td>%</td> </tr> <tr> <td>RESERVE FUND ASSESSMENT AMOUNT</td> <td>\$</td> </tr> <tr> <td>TOTAL PREMIUM</td> <td>\$</td> </tr> <tr> <th colspan="2">FEES AND SURCHARGES</th> </tr> <tr> <td>HFIAA SURCHARGE</td> <td>\$</td> </tr> <tr> <td>PROBATION SURCHARGE</td> <td>\$</td> </tr> <tr> <td>FEDERAL POLICY FEE</td> <td>\$</td> </tr> <tr> <td>TOTAL AMOUNT DUE</td> <td>\$</td> </tr> </tbody> </table> <p>INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____</p> <p>RISK RATING METHOD: <input type="checkbox"/> 7 - PRP <input type="checkbox"/> R - NEWLY MAPPED</p>	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	\$
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SIGNATURE	<p>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.</p> <p>THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.</p>	COVERAGE AND PREMIUM	<p>INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____</p> <p>RISK RATING METHOD: <input type="checkbox"/> 7 - PRP <input type="checkbox"/> R - NEWLY MAPPED</p>
	<p>SIGNATURE OF INSURANCE AGENT/PRODUCER _____</p> <p>SIGNATURE OF INSURED (OPTIONAL) _____</p>		<p>DATE (MM/DD/YYYY) _____</p> <p>DATE (MM/DD/YYYY) _____</p>

N F I P C O P Y

**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.

ATTACHMENT D

**PRE-FIRM SUBSIDY ELIGIBILITY MATRIX
EFFECTIVE APRIL 1, 2016**

Determining Eligibility for Pre-FIRM Subsidized Rates

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
Y	Y	Y	Y	Y	Y
Y	Y	Y	Y	N	N
Y	Y	Y	N	Y	N
Y	Y	Y	N	N	N
Y	Y	N	Y	Y	Y
Y	Y	N	Y	N	Y
Y	Y	N	N	Y	Y
Y	Y	N	N	N	Y
Y	N	N	Y	Y	Y
Y	N	N	Y	N	Y
Y	N	N	N	Y	Y
Y	N	N	N	N	Y
N	N	N	Y	Y	Y
N	N	N	Y	N	Y
N	N	N	N	Y	Y
N	N	N	N	N	Y

ATTACHMENT E
DECLARATIONS PAGE REQUIREMENTS
EFFECTIVE APRIL 1, 2016

Effective April 1 2016, WYO Companies and the NFIP Servicing Agent are required to print the following information on each flood policy declarations page (including new business, renewal, and endorsement).

Data Element (Unless indicated, a display of the data element field name is optional)	Required Information
National Association of Insurance Commissioners (NAIC) identification number	Indicate the insurer's NAIC number.
Policy Type	Indicate whether the policy is a Dwelling Policy (DP), Group Flood Insurance Policy (GFIP), General Property (GP), Mortgage Portfolio Protection Policy (MPPP), Preferred Risk Policy (PRP), or Residential Condominium Building Association Policy (RCBAP). This may be spelled out, or abbreviated as indicated.
Policy Number	Indicate the 10-character string reported to the NFIP system of record.
Policy Period	Indicate the Policy Effective Date and Policy Expiration Date (including the time to the minute).
Endorsement Effective Date	Indicate the effective date of the Declarations modifying a policy after the Effective date and before the Expiration Date.
Insured's Name	Indicate the named insured/policyholder, including second insured and/or any "ATIMA".
Agent/Producer Name and Address	Indicate the name and address of the agent of record, or producer or broker.
Property Location (Indicate field name)	Indicate the address or description of the building insured by the Policy.
Community Name	Indicate the name of the NFIP participating community in which the insured property is located, as the community name appears in the NFIP system of record's Community Master File. The property must be located within the boundary of the Flood Insurance Rate Map (FIRM) for the named community.

Data Element (Unless indicated, a display of the data element field name is optional)	Required Information
Community Number (including panel number and panel suffix)	Provide the six numeric-digit Community Identification Number, as well as the four numeric panel number, and the single alpha-character panel suffix associated with the NFIP participating community in which the insured property is located, as the Community Number appears in the NFIP system of record's Community Master File. The panel number and panel suffix should be the FIRM information associated with the Flood Risk/rated Zone.
Flood Risk/Rated Zone (Indicate field name)	Provide the 1-to-3 character NFIP flood zone used to determine the premium rate.
Current Flood Zone	If the premium rate uses a Flood Risk/Rated Zone that is other than the NFIP flood zone determined on the current FIRM due to the application of the Grandfather rules, or the Preferred Risk Policy (PRP) Eligibility Extension, indicate the Current Flood Zone (the zone not used for rating). If Grandfather rules and/or the PRP Eligibility Extension do not apply, the premium rate must be determined with the current flood zone.
NFIP Grandfathering (Indicate field name as "Grandfathering" or "NFIP Grandfathering")	A 'Y' must be displayed if the Grandfather rules are being applied. Otherwise, indicate 'N'. In no case can the field and a 'Y' or 'N' be omitted.
Pre-FIRM Subsidized	Indicate whether the building is rated using Pre-FIRM subsidized rates.
Building Occupancy	Indicate whether the building is a "Single family", "2-4 Family", "Other Residential" or "Non-Residential" building occupancy. Do not modify the name of any occupancy.
Condominium High Rise or Low Rise (for RCBAP only)	Indicate whether the condominium building is a "High Rise" or "Low Rise" according to the rules of the NFIP.
Basement/Enclosure/Crawlspace (Subgrade Crawlspace)	Indicate if there is "No Basement, Enclosure, Crawlspace, or Subgrade Crawlspace"; otherwise describe if the basement/enclosure is finished or unfinished. For crawlspace foundation, indicate "Crawlspace or Subgrade Crawlspace."

Data Element (Unless indicated, a display of the data element field name is optional)	Required Information
Number of Floors or Building Type	Indicate the number of floors OR the building type based on the response to the Application for the “Number of Floors in Entire Building (Include Basement/enclosed Area, if any) or Building Type” and as used for premium rating. When displaying number of floors, use the word “floor” (e.g., “1 floor” or “one floor”).
Number of Units (Indicate for RCBAP only – must indicate field name)	Indicate the number of condominium units insured by the Policy.
Replacement Cost Value (RCBAP and policies using Post’81 V Zones rates– must indicate field name)	Display the replacement cost value, including the foundation cost, for the insured building.
Primary Residence (indicate field name)	A ‘Y’ must be displayed if the policy covers the insured’s primary residence. Otherwise, display ‘N’.
Elevated Building	Indicate either “Elevated Building” or “Non-Elevated Building” as determined for premium. Alternately, the Declarations may display the field name with either a ‘Y’ for an elevated building, or an ‘N’ for a non-elevated building.
Additions and Extensions Coverage	Indicate one of the following on the Declarations: “Includes Addition and Extension,” Excludes Addition and Extension,” “Addition and Extension Only,” or “No Additions and Extensions.” If unknown, use “Includes Addition and Extension.”
First Mortgagee (Indicate field name)	Indicate the name and address of the first mortgagee, and loan number if required by the lender.
Second Mortgagee (Indicate field name)	Indicate the name and address of the second mortgagee, and loan number if required by the lender.
Additional Loss Payee (Only if applicable - Indicate field name)	Indicate the name and address of any additional loss payee if applicable.
Building Coverage	Indicate the coverage limit available under Coverage A of the SFIP.
Contents Coverage	Indicate the coverage limit available under Coverage B of the SFIP.
Building Deductible	Indicate the building deductible amount.
Contents Deductible	Indicate the contents deductible amount.
Deductible Discount	Indicate the deductible discount amount.
ICC Premium	Indicate the ICC premium amount.
CRS Premium Discount	Indicate the CRS Premium discount amount.

Data Element (Unless indicated, a display of the data element field name is optional)	Required Information
Reserve Fund Premium	Indicate the reserve premium amount. If zero, indicate zero.
Probation Surcharge	Indicate the probation surcharge amount if applicable.
Federal Policy Fee	Indicate the Federal Policy Fee amount.
Total Premium Paid	Indicate the total premium paid (submitted premium).
Annual Premium/Endorsement Premium	Indicate the calculated annual premium and/or endorsement premium.
Coverage Limitations (for buildings with basement or enclosure or crawlspace or subgrade crawlspace)	Print the following: "Coverage Limitations May Apply. See Your Policy Form for Detail"