



FEMA

July 25, 2006

Dear *Flood Insurance Manual* Subscribers:

I am happy to announce that revisions have been made to the National Flood Insurance Program (NFIP) *Flood Insurance Manual*. These revisions will become effective October 1, 2006. All of the changes are reflected on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2006, effective date. Some of the significant revisions include:

- Allows use of Submit-for-Rate guidelines for Pre-FIRM buildings with subgrade crawl spaces. (RATE section);
- Revises the Lowest Floor Guide to match the elevation references on the new Elevation Certificate. (LFG section);
- Describes photograph requirements for all elevation-rated new business effective January 1, 2007. (CERT section);
- Clarifies Preferred Risk Policy eligibility criteria pertaining to receipt of Federal flood disaster relief payments. (PRP section);
- Clarifies Cancellation Reason Code 1 due to foreclosure or total loss. (CN section);
- Updates the Community Rating System Eligible Communities list. (CRS section); and
- Provides information about the new Severe Repetitive Loss (SRL) strategy to reduce damage caused by repeated flooding. (SRL section).

As we move forward to improve the NFIP, it is my goal to ensure that you have up-to-date information so you can assist your customers in securing the best flood insurance protection available for their individual needs. Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink, reading "David I. Maurstad".

David I. Maurstad
Director
Flood Insurance Administrator
Mitigation Division

Attachment

Change Record Page

Effective Date: October 1, 2006

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

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

Remove	Insert
v-viii, xi-xv	v-viii, xi-xv
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**NFIP SERVICING AGENT CONTACT INFORMATION
FOR NFIP DIRECT PROGRAM AGENTS**

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

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

CORRESPONDENCE TYPE	MAILING ADDRESS	TELEPHONE & FAX NUMBERS*
Applications (not Submit-for Rate)	NFIP Servicing Agent P.O. Box 29138 Shawnee Mission, KS 66201-9138	Phone 1-800-638-6620 Fax 1-800-742-3148
Endorsements Cancellations	NFIP Servicing Agent P.O. Box 2992 Shawnee Mission, KS 66201-1392	Phone 1-800-638-6620 Fax 1-800-742-3148
Submit-for-Rate Applications (See pages RATE 23-24) Underpayment Letters Underwriting Inquiries and Issues All Other Inquiries	NFIP Servicing Agent P.O. Box 2965 Shawnee Mission, KS 66201-1365	Phone 1-800-638-6620 Fax 1-800-742-3148
Severe Repetitive Loss Properties	NFIP Special Direct Facility P.O. Box 29524 Shawnee Mission, KS 66201-5524	Phone 1-800-638-6620 Fax 1-800-742-3148
Renewal Notices (with premium payments) Expiration Notices (with premium payments)	National Flood Insurance Program P.O. Box 70936 Charlotte, NC 28272-0936	Phone 1-800-638-6620 Fax 1-800-742-3148
Notices of Loss Written Claims Inquiries All Other Claims Correspondence	NFIP Servicing Agent P.O. Box 2966 Shawnee Mission, KS 66201-1366	Phone 1-800-767-4341 Fax 1-800-767-5574
Overnight Express Deliveries Certified Mail	NFIP Servicing Agent C/o Covansys 13401 W. 98th St. Lenexa, KS 66215	N/A

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

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

TOPIC	MAILING/WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
CBRS Areas - Map Panel Listing	http://www.fema.gov/plan/prevent/fhm/fmc_cbrcs.shtm	N/A
Community Status Book	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/fema/csb.shtm	Phone 1-800-358-9616 Fax 1-800-358-9620
NFIP Marketing & Advertising	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Flood Insurance Manual & Producer's Edition	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/business/nfip/manual.shtm	Phone 1-800-358-9616 Fax 1-800-358-9620
Flood Zone Determination Companies (list)	http://www.fema.gov/business/nfip/fzone1.shtm	N/A
Agent Referral Program Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
Maps and Q3 Data	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://msc.fema.gov	Phone 1-800-358-9616 Fax 1-800-358-9620
Rating Software Information (list)	http://www.fema.gov/business/nfip/software.shtm	N/A
Supply Order Forms Claims & Underwriting Public Awareness Materials	FEMA Distribution Center P.O. Box 2012 Jessup, MD 20794-2012	Phone 1-800-480-2520 Fax 1-301-362-5335
Training on Flood Insurance	http://www.fema.gov/business/nfip/wshops.shtm	Your NFIP Regional Office (See list on following pages.)
Write Your Own (WYO) Companies (list)	http://www.fema.gov/nfipInsurance/companies.jsp	Phone 1-800-480-2520 for Item 073, "The Choice Is Yours"

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

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

REGIONAL OFFICES

The National Flood Insurance Program's Bureau and Statistical Agent operates a network of regional offices within the continental United States.

The primary function of the regional offices is lender and producer training through workshops and individual visits. Other services provided by the regional offices are similar to those provided by an insurance company field office.

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

The latest contact information for both NFIP Bureau and Statistical Agent and FEMA regional offices is available at <http://www.fema.gov/about/contact/regions.shtm>.

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

Region I

Suite 200
140 Wood Road
Braintree, MA 02184-2513
Phone: 781-848-1908
Fax: 781-356-4142

Region II

NFIP Region II Office
C/o CSC
304 West Route 38
Moorestown, NJ 08057-3212
Phone: TBD
Fax: TBD

Region III

NFIP Region III Office
C/o CSC
304 West Route 38
Moorestown, NJ 08057-3212
Phone: 856-489-4003
Fax: 856-751-2817

Region IV – Atlanta Office

P.O. Box 2706
Suwanee, GA 30024-0984
Phone: 770-887-6865
Fax: TBD

Region IV – Tampa Office

P.O. Box 1046
Zephyrhills, FL 33539-1046
Phone: 813-779-9642
Fax: 813-779-3085

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL STAFF**

Thomas Gann
Territorial Manager

[Vacant]
Regional Manager

Richard Sobota, CPCU
Regional Manager

Roger Widdifield
Territorial Manager

Lynne Magel
Program Specialist

**SERVICE
AREA**

Connecticut, Maine, Massachusetts,
New Hampshire, Rhode Island,
Vermont

New Jersey, New York

Delaware, District of Columbia,
Maryland, Pennsylvania, Virginia,
West Virginia

Alabama, Georgia, Kentucky,
Mississippi, North Carolina, South
Carolina, Tennessee

Florida

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

Region V

Suite 123
18008 Wolf Road
Orland Park, IL 60467-5407
Phone: 708-326-3072
Fax: 708-326-3074

Region VI

Suite 108
15835 Park Ten Place
Houston, TX 77084-5131
Phone: 281-829-6880
Fax: 281-829-6879

Region VII

Suite 3
401 South Main Street
Ottawa, KS 66067-2300
Phone: 913-780-4238
Fax: 913-780-4368

Region VIII

3440 Youngfield Street
P.O. Box 186
Wheat Ridge, CO 80033-5245
Phone: 303-275-3475
Fax: 303-275-3471

■ **Region IX**

Suite 103
1532 Eureka Road
Roseville, CA 95661-3054
Phone: 916-780-7889
Fax: 916-780-7905

Region X

P.O. Box 602
Bothell, WA 98041-0602
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**NFIP BUREAU AND
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Regional Manager

**SERVICE
AREA**

Illinois, Indiana, Michigan, Minnesota,
Ohio, Wisconsin

Arkansas, Louisiana, New Mexico,
Oklahoma, Puerto Rico, Texas, Virgin
Islands

Iowa, Kansas, Missouri, Nebraska

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

Arizona, California, Guam, Hawaii,
Nevada

Alaska, Idaho, Oregon, Washington

Contents and personal property contained in these buildings are ineligible for coverage.

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

B. Container-Type Buildings

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

C. Buildings Entirely Over Water

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

D. Buildings Partially Underground

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

E. Basement/Elevated Building Enclosures

Certain specific property in basements and under elevated floors of buildings is excluded from coverage. See the policy contract for specific information.

VII. EXAMPLES OF INELIGIBLE RISKS

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

A. Building Coverage

1. Boat Repair Dock
2. Boat Storage Over Water
- 3. Boathouses (exceptions on page GR 4)
4. Camper
5. Cooperative Unit Within Cooperative Building

6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least two rigid walls and a roof)
11. Hot tub or spa (unless it is installed as a bathroom fixture)
12. Open Stadium
13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank--Gasoline, Water, Chemicals, Sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)
19. Tennis Bubble
20. Tent
21. Time Sharing Unit Within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent onsite building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless 51 percent of its actual cash value is above ground)

B. Contents Coverage

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

5. Motorcycles--Including Dealer's Stock (assembled or not)
6. Motorized Equipment--Including Dealer's Stock (assembled or not)

C. Non-Residential Condominium Unit

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents-only coverage may be purchased by the unit owner.

VIII. POLICY EFFECTIVE DATE

A. Evidence of Insurance

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase. The NFIP does not recognize an oral binder or contract of insurance.

B. Start of Waiting Period

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

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*. Use the application date or endorsement date plus 9 days to determine if the application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine if the application or endorsement and premium payment were received within 4 days.
2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

As used in VIII.B.1. and 2. above, the term "certified mail" extends to not only the U.S. Postal Service but also certain third-party delivery services. Acceptable third-party delivery

services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the delivery service provides documentation of the actual mailing date and delivery date to the NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

C. Effective Date

1. New Policy (other than 2, 3, or 4 below)--The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.
2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)--Flood insurance, which is initially purchased in connection with the making, increasing, extending, or renewal of a loan, shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example: presentment of premium and application date--April 3, refinancing--April 3 at 3:00 p.m., policy effective date--April 3 at 3:00 p.m.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 above does not apply.
3. New Policy (in connection with lender requirement)--The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. (Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used.
4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate

Map)--During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 2005, policy applied for and presentment of premium--August 3, 2005, policy effective date--August 4, 2005.) The waiting period rule listed under B.1 or B.2 above must be used. This rule applies to all property owners including condominium associations.

5. New Policy (in connection with the purchase of an RCBAP)--When a condominium association is purchasing a Residential Condominium Building Association Policy (RCBAP), the 30-day waiting period does not apply if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. The coverage is effective upon completion of an application and presentment of premium. The waiting period rule listed under B.1 or B.2 above does not apply.

Otherwise, the 30-day waiting period applies, and the waiting period rule listed under B.1 or B.2 above must be used.

6. New Policy (submit-for-rate application)--With three exceptions (described below), the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium.

The *three exceptions* are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance

coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above must be applied.

Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

7. New Policy (rewrite Standard to PRP)--The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only one kind of coverage, either building or contents only, the 30-day waiting period applies.

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

8. New Policy (contents only)--Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage.
9. New Policy (documentation required)--The insurer may rely on an agent's

representation on the application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.

10. Community's Initial Entry or Conversion from Emergency to Regular Program--Process according to rules 1 through 9 above and 11 below.
11. Endorsements--With two exceptions (described below), the effective date for a new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change.

The *two exceptions* are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA.

Second, the 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

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

12. Renewals (inflation increase option)--The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation. If a revised renewal offer is generated at least 30 days before renewal with coverage more than the inflation increase option, the new limits will apply at policy renewal.

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

13. Renewals (higher PRP limits)--The waiting period does not apply to a renewal offer to the insured for the next higher limits available under the PRP.
14. Renewals (deductible reduction)--The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

IX. COVERAGE

A. Limits of Coverage

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

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage.

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

For all new and renewal policies effective on or after May 1, 2003, the ICC limit of liability is \$30,000.

The SFIP pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures

with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all Standard Flood Insurance Policies, except that coverage is not available for:

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

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

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

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

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

D. Reduction of Coverage Limits or Reformation

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

Complete provisions for reduction of coverage limits or reformation are described in:

1. Dwelling Form, section VII, paragraph G.

2. General Property Form, section VII, paragraph G.
3. Residential Condominium Building Association Policy, section VIII, paragraph G.

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are applied when producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the NFIP. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application.

B. Submit-For-Rate

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

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

Pre-FIRM risks may not be rated using the submit-for-rate process.

C. Provisional Rates

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

D. Buildings in More Than One Flood Zone

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

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

XI. MISCELLANEOUS RULES

A. Policy Term

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

B. Application Submission

Flood insurance applications and presentment of premium must be mailed promptly to the NFIP. The date of receipt of premium for the NFIP insurer is determined by either the date received at its offices or the date of certified mail.

In the context of submission of applications, endorsements, and premiums to the NFIP, the term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 8.

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

C. Delivery of the Policy

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

D. Assignment

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

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

E. Producers' Commissions (Direct Business Only)

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

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

Commissions for all Scheduled Building Policies are computed as though each building and contents policy was separately written.

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

substantial improvement started or the building permit date.

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

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

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

- Substantial Improvement Exception

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

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

"Substantial Improvement but continues to be Pre-FIRM."

- c. Supply the elevation data for the ADDITION.

- d. Complete the remainder of both parts of the Construction Data section in the usual manner.

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

2. Elevation Information

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

- Post-FIRM Construction

Check YES if the building is Post-FIRM construction or substantial improvement; otherwise, check NO.

- Building Diagram Number and Lowest Adjacent Grade

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

NOTE: All new business applications for elevation-rated risks with a policy effective date of January 1, 2007, or later must be accompanied by the new EC form. The EC must meet all photo requirements described on pages CERT 1-2 of this manual. *An EC submitted without the required photographs is not considered valid for rating.*

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

In communities that participate in the NFIP's Community Rating System (CRS), building elevation information may be available from the community office in charge of building permits or floodplain management.

- Elevation Information for Buildings in the Course of Construction

When the building is in the course of construction, the elevation information provided by the surveyor on the EC must be based on the proposed architectural plans. The NFIP requires the agent to describe and rate the structure based on the proposed plans.

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

- Lowest Floor Elevation and Related Items

Use the eight building diagrams on pages CERT 18-19 to determine the correct lowest floor. See pages LFG 1-7 for information about determining the lowest floor for rating. When entering elevation data, **drop hundredths of a foot** and show only tenths of a foot. For example, if the elevation difference is 10.49', enter 10.4'; do not round up to 10.5'.

- Wave Height Adjustment

In Zones V, V1-V30, and VE, if NO is checked for the question about Effects of Wave Action, refer to page RATE 29 for guidelines for FIRMS with wave heights.

- Floodproofing

If YES is checked for Floodproofed and the FIRM zone entered in the Community section of the Application is V, V1-V30, or VE, the Application must be submitted to the NFIP for underwriting and rating. For all other zones, refer to pages RATE 30-31 for elevation difference and rating guidelines.

- Elevation Certification

Enter the elevation certification date for all new business applications.

M. Coverage and Rating

Check desired coverage against the "Amount of Insurance Available" table on page RATE 1. Then enter the limits, indicate the rates and rate type, and add additional charges/credits, i.e., deductible reduction/increase, ICC Premium, CRS Premium Discount, Probation Surcharge (if any), and Federal Policy Fee. Calculate the Total Prepaid Amount.

N. Signature

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

A credit card payment by VISA, MasterCard, Diner's Club, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

V. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

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

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

Part 2 of the Application collects information about risk factors affecting the building, occupancy information, and elevation data

relative to the ground level. A completed Elevation Certificate must be attached to the Application before sending it to the NFIP.

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

- Obtain all necessary information from the applicant. Then select the building diagram that best illustrates the applicant's building. These diagrams are shown in the Elevation Certificate and Instructions, which are reproduced in the Special Certifications section of this manual.
- Transcribe the information from the applicant and Elevation Certificate onto Part 2 of the Application. For renewal applications, enter the policy number in the space at the top of the form. Be sure to have the applicant or the applicant's representative sign and date the bottom of the form.

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

SECTION I—ALL BUILDING TYPES

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

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

5. If "OTHER" is checked in Question 5b, a brief description of the source must be provided.

6. If the answer to Question 6a is NO, Question 6b should be disregarded.
7. If the answer to Question 7a is NO, Questions 7b, 7c, 7d, and 7e should be ignored.

SECTION II—ELEVATED BUILDINGS

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

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

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

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

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

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

If Question 10e is YES, provide a description.

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

SECTION III—MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

11. Fill in the make, year of manufacture, model number, and serial number.
12. Enter the dimensions, excluding any permanent addition or extension to the manufactured (mobile) home or travel trailer.

13. Check YES if permanent additions or extensions are present; otherwise, check NO. If YES, enter dimensions.
14. If OTHER is checked, describe the anchoring system.
15. Check the appropriate box for how the manufactured (mobile) home was installed.
16. Check YES if the manufactured (mobile) home is located in a manufactured (mobile) home park or subdivision; otherwise, check NO.

VI. MAILING INSTRUCTIONS

After completing all sections on the Application, attach all required certifications or other documents to the applicant's check, draft, or money order, payable to the NFIP for the Total Prepaid Amount.

A credit card payment by VISA, MasterCard, Diner's Club, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

Mail the original copy of the Application with the Total Prepaid Amount to the NFIP. Distribute copies of the Application to the agency file, the applicant, and the mortgagee. A copy of the Application and a copy of the premium payment are sufficient to satisfy the mortgagee's proof-of-purchase requirements.

After receipt of the Application and total prepaid amount, the NFIP will process the Application

and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declaration page will be mailed to the producer and mortgagee(s).

VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an Application is not complete, or if the information presented on the Application is not correct, the Application will not be processed but will be placed in a pending file until the completed or corrected information is provided by the producer. For the NFIP direct business, if the missing information is not provided, a policy will be issued using Tentative Rates. If insufficient information is available to tentatively rate the policy, the flood insurance will be rejected and the premium remittance refunded.

For NFIP direct business, in the case of incomplete applications, the NFIP Servicing Agent will send the producer a transmittal document and a letter requesting the incomplete or missing information. Copies of this letter will be provided to the named insured and mortgagee(s). The producer should provide the additional or corrected information to the NFIP Servicing Agent along with the transmittal document.

Since coverage cannot be conferred in excess of the coverage that can be purchased for the amount presented (received by the NFIP), it is important that underpayment errors be corrected immediately. In the case of an underpayment, when both building and contents coverage have been requested, the coverage reduction will be prorated between building and contents in accordance with NFIP rules. The ratio of building to contents coverage for the full requested coverage will be used to determine the portion of the submitted premium available to purchase building and contents coverage.

The NFIP **Flood Insurance Application** does not appear in this revision,
pending OMB approval of a new expiration date.

RATING

This section contains information, including rate tables, required to accurately rate a flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in developing the proper rate for the building.

Examples of some rating situations are shown on pages RATE 47 through RATE 61.

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

I. AMOUNT OF INSURANCE AVAILABLE

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM			
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits	
	Single Family Dwelling	\$ 35,000 *	\$ 50,000	\$200,000	\$250,000
	2-4 Family Dwelling	\$ 35,000 *	\$ 50,000	\$200,000	\$250,000
	Other Residential	\$100,000**	\$150,000	\$100,000	\$250,000
Non-Residential	\$100,000**	\$150,000	\$350,000	\$500,000	
CONTENTS COVERAGE					
Residential	\$ 10,000	\$ 20,000	\$ 80,000	\$100,000	
Non-Residential	\$100,000	\$130,000	\$370,000	\$500,000	

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

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

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

II. RATE TABLES

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

\$100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. See Table 7 for Federal Policy Fee and Probation Surcharge.

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

	Building	Contents
Residential	.76	.96
Non-Residential	.83	1.62

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

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

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .40	.96 / .72	.76 / .40		.76 / .83		.83 / .71	
	With Basement	.81 / .59	.96 / .60	.81 / .59		.76 / .69		.88 / .69	
	With Enclosure	.81 / .71	.96 / .72	.81 / .71		.81 / .88		.88 / .88	
	Manufactured (Mobile) Home ³	.76 / .40	.96 / .72					.83 / .71	
CONTENTS LOCATION	Basement & Above				.96 / .60		.96 / .60		1.62 / 1.20
	Enclosure & Above				.96 / .72		.96 / .72		1.62 / 1.44
	Lowest Floor Only - Above Ground Level				.96 / .72		.96 / .72		1.62 / .63
	Lowest Floor Above Ground Level and Higher Floors				.96 / .49		.96 / .49		1.62 / .53
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ³								1.62 / .63

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / 1.03	1.23 / 1.79	.99 / 1.03		.99 / 1.93		1.10 / 1.93	
	With Basement	1.06 / 1.55	1.23 / 1.50	1.06 / 1.55		1.06 / 2.89		1.16 / 2.89	
	With Enclosure	1.06 / 1.83	1.23 / 1.79	1.06 / 1.83		1.06 / 3.23		1.16 / 3.23	
	Manufactured (Mobile) Home ³	.99 / 4.76	1.23 / 1.79					1.10 / 7.92	
CONTENTS LOCATION	Basement & Above				1.23 / 1.50		1.23 / 1.50		2.14 / 3.43
	Enclosure & Above				1.23 / 1.79		1.23 / 1.79		2.14 / 3.70
	Lowest Floor Only - Above Ground Level				1.23 / 1.79		1.23 / 1.79		2.14 / 3.09
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 1.57		1.23 / 1.57		2.14 / 2.65
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home ³								2.14 / 7.44

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.64 / .17	.99 / .30	.64 / .17		.61 / .17		.61 / .17	
	With Basement	.73 / .24	1.12 / .35	.73 / .24		.78 / .24		.78 / .24	
	With Enclosure	.73 / .28	1.12 / .40	.73 / .28		.78 / .28		.78 / .28	
	Manufactured (Mobile) Home ³	.64 / .31	.99 / .30					.78 / .32	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .53		1.26 / .53		1.30 / .60
	Lowest Floor Only - Above Ground Level				.99 / .48		.99 / .48		.80 / .35
	Lowest Floor Above Ground Level and Higher Floors				.99 / .30		.99 / .30		.80 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.70 / .43

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

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

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

V. RATING STEPS

- A. Determine the exact location of the building and/or contents to be insured. IF THE MAILING ADDRESS DIFFERS FROM THE PROPERTY ADDRESS, USE THE PROPERTY ADDRESS ONLY.

- B. Determine if the building is located in an eligible community.

Not all communities participate in the NFIP. There is NO COVERAGE available in non-participating communities. If you are uncertain, call the NFIP insurer, consult a local community official, or check the NFIP *Community Status Book* online (<http://www.fema.gov/fema/csb.shtm>).

- C. Determine the NFIP program phase (Emergency or Regular) and the community in which the property is located.

Some communities may be eligible for premium discounts under the Community Rating System (CRS). See the CRS Section for a list of eligible communities, the corresponding discounts, and an example showing how to apply the CRS discount.

- D. Determine the location of the contents in the building.

- E. Determine the date of construction as described below.

- **Date of Construction—Buildings**

For flood insurance purposes, the date of construction for buildings under the NFIP must be determined in order to establish whether the building is Pre-FIRM or Post-FIRM construction.

The start of construction or substantial improvement for insurance purposes means the date the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

For the Coastal Barrier Resources System, the start of construction or substantial improvement, for insurance purposes, must be determined in accordance with the documentation requirements set forth by the Coastal

Barrier Resources Act (CBRA). (See the Coastal Barrier Resources System Section.)

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

The date of construction for a manufactured (mobile) home is different from a standard building and depends upon the location of the manufactured (mobile) home.

For manufactured (mobile) homes located in manufactured (mobile) home parks or subdivisions, the date of construction is the date facilities were constructed for servicing the manufactured (mobile) home site, or the date of the permit, provided that construction began within 180 days of the permit date. This rule applies to all manufactured (mobile) homes even if the manufactured (mobile) home is rated and classified as single family.

For manufactured (mobile) homes not located in manufactured (mobile) home parks or subdivisions, but located on individually owned lots or tracts of land, the date of construction is the date the manufactured (mobile) home was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of permit.

- **Pre-FIRM Construction**

For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or before the effective date of the initial FIRM for the community, are considered Pre-FIRM construction. However, for insurance purposes, manufactured (mobile) homes that are located or placed in existing manufactured (mobile) home parks or subdivisions, or expansions to existing manufactured (mobile) home parks or subdivisions, are considered Pre-FIRM.

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

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

- The building must be Pre-FIRM.
- The substantial improvement must be an ADDITION to the building. (This condition excludes substantial improvements made as interior remodeling or repair projects.)
- The ADDITION and extension must be next to and in contact with the existing building. (This condition does not apply to substantial improvements consisting of the construction of additional floors.)
- An Elevation Certificate must be submitted to the NFIP Underwriting Unit with the application or renewal. The Elevation Certificate must verify that the lowest floor elevation of the ADDITION is at or above the applicable base flood elevation in effect at the time the addition is started.

NOTE: All new business applications or renewals for elevation-rated risks with a policy effective date of January 1, 2007, or later must be accompanied by the new EC form. The EC must meet all photo requirements described on pages CERT 1-2 of this manual. *An EC submitted without the required photographs is not considered valid for rating.*

If all of the above conditions are satisfied, the entire building is eligible for Pre-FIRM rates. (Except for some V-Zone risks and some manufactured [mobile] home risks, Post-FIRM rates provide less costly coverage and, therefore, the coverage may be rated using the lower Post-FIRM rates.)

If the above conditions are not satisfied, the entire building MUST be rated as Post-FIRM.

- Post-FIRM Construction

For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction. This would include all manufactured (mobile) homes located in either new manufactured (mobile) home parks or subdivisions or outside of existing manufactured (mobile) home parks or subdivisions.

VI. PREMIUM CALCULATION

A. Emergency Program

1. Determine Occupancy Type: Residential or Non-Residential.
2. Calculate premium using appropriate rates.
3. Apply appropriate deductible factor if an Optional Deductible is selected.
4. Add Federal Policy Fee.

B. Regular Program

1. Determine if the property to be insured is Pre-FIRM or Post-FIRM. A Pre-FIRM premium table for standard risk, single family property is located on page RATE 11.
2. Determine Zone.
3. Determine Occupancy: Single Family, 2-4 Family, Other Residential, Non-Residential, or Manufactured (Mobile) Home.
4. Determine Building Type (including basement or enclosure, if any): one floor, two floors, three or more floors, split level, or manufactured (mobile) home on foundation.
5. Determine if building has basement (or enclosed area below an elevated building): none, finished, or unfinished.
6. Determine Elevation Difference.
7. Calculate premium using the appropriate rates.
8. Apply appropriate deductible factor if an Optional Deductible is selected.

9. The ICC premium is not subject to deductible factors. First calculate the deductible amount, then add in the ICC premium, for each policy year.
10. Apply CRS discount, if applicable.
11. Add \$50.00 Probation Surcharge if building is located in a community on probation.
12. Add Federal Policy Fee.

VII. KEY POINTS FOR RATING

A. Basic Limits and Additional Limits

For rating purposes in the Regular Program, separate rates have been established for the Basic Limits and the Additional Limits.

B. Whole Dollars

NFIP accepts premium only in WHOLE DOLLARS. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. ALWAYS SUBMIT GROSS PREMIUM.

C. Increased Cost of Compliance (ICC) Premium

Total Prepaid Amount will include ICC premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply.

D. Federal Policy Fee

A Federal Policy Fee shall be charged for all new and renewal policies, including the Preferred Risk Policy. This fee is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification Section. This fee is not subject to earned commissions and, as such, is not considered part of the Total Prepaid Premium. The Federal Policy Fee must, however, be added to the Total Prepaid Premium in order to figure the Total Prepaid Amount.

Under the Residential Condominium Building Association Policy, the Federal Policy Fee is based on the number of units (see CONDO Section).

E. Buildings in More Than One Flood Zone

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

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

F. Mortgagee on Policy—Higher Deductible Requested

When a mortgagee is listed on the policy, their WRITTEN CONSENT should be secured before requesting a deductible higher than the applicable SFIP deductible.

VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS

A. Elevation Difference

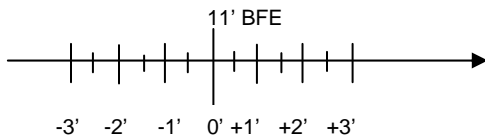
The elevation difference is the difference between the lowest floor used for rating and the Base Flood Elevation (BFE). The elevation difference must be determined if the building is Post-FIRM located in a Special Flood Hazard Area (SFHA) and within a Regular Program community.

Refer to the Lowest Floor Guide section for a guide to determining the lowest floor. Note that, in Puerto Rico, elevations are based on meters rather than feet. Before rating the flood insurance premium, the agent must convert the meter elevations into feet.

For rating purposes, the elevation difference is the difference, measured in feet, between the lowest floor elevation of the building to be rated, and the BFE for that zone. The elevation difference can be a number of feet above (+) or below (-) the BFE.

If the BFE and/or the lowest floor elevation is shown in tenths (e.g., 10.5'), the agent must apply the rounding rule to the difference between the BFE and the lowest-floor-for-rating elevation. If the difference is negative, the final figure is rounded up from .5. If the difference is positive, the final figure is rounded up from .5. Always round to the higher elevation. For example, -3' is higher than -3.5' and +4' is higher than +3.5'.

Rounding Rule Example:



$$10.5' \text{ LF} - 11.0' \text{ BFE} = -0.5'$$

Because the difference is negative, it is rounded up to 0'.

$$11.5' \text{ LF} - 11.0' \text{ BFE} = +0.5'$$

Because the difference is positive, it is rounded up to 1.0'.

B. Examples

Examples to illustrate how to determine the elevation difference are provided below.

1. Zones A1-A30, AE, AR, AR Dual Zones, Post-'81 V1-V30, VE, and A (With Estimated BFE)

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

Examples:

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

2. Zone AH

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

Examples:

- a. Lowest Floor Elevation (+4') - BFE (+2') = (+2'); use With Certification of Compliance rates.
- b. Lowest Floor Elevation (+6') - BFE (+8') = (-2'); use Without Certification of Compliance rates.
- c. Lowest Floor Elevation (+4') - BFE (+4') = (0'); use With Certification of Compliance rates.

3. Zone AO

In AO zones, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating. If the lowest floor elevation is equal to or greater than the Base Flood Depth printed on the FIRM, use With Certification of Compliance rate. If the elevation difference is less than the Base Flood Depth, use Without Certification of Compliance rates. When no Base Flood Depth is printed on the FIRM, a depth of 2 feet must be used for rating purposes.

Examples:

- a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+5') - Base Flood Depth (3') = (+2'); use With Certification of Compliance rates.
- b. Lowest Floor Elevation (0') - Base Flood Depth (+1') = (-1'); use Without Certification of Compliance rates.
- c. Lowest Floor Elevation (+2') - (+2') (no published Base Flood Depth) = (0'); use With Certification of Compliance rates.

4. Zone A (With No Estimated BFE)

In Zone A where there is no established BFE, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating.

Examples:

- a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+3') = (+3') for rating purposes (use No Estimated BFE rate table). The top of the bottom floor is 3' above the highest adjacent grade.

- b. Lowest Floor Elevation (-2') = (-2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1-V30, VE Post-FIRM 1975-81

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

C. Optional Elevation Rating

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

Pre-FIRM buildings with subgrade crawl spaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. For policy processing, follow the Submit-for-Rate procedures on pages RATE 23-24. This is the only Pre-FIRM construction that can be rated using the Submit-for-Rate procedure.

IX. PRE-FIRM ELEVATED BUILDING RATED AT PRE-FIRM RATES

Pre-FIRM elevated buildings **with no enclosures** beneath the lowest elevated floor are to be rated using the No Basement rates.

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

X. AR ZONE AND AR DUAL ZONE RATING

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1-A30, and AR/A.

For Pre-FIRM construction and Post-FIRM **non-elevation** rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

XI. POST-FIRM AO ZONE RATING

In Zone AO, when the base flood depth number is not printed on the FIRM, a base flood depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification of Compliance rates. If the difference is less than 2 feet, the Without Certification of Compliance rates are to be used.

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

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

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

XIII. REGULAR PROGRAM V ZONE POST-FIRM CONSTRUCTION

A. Rating All V Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the Zone V, V1-V30, and VE rates do not take into consideration the flood risk associated with any addition of a habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor.

NOTE: A 1975-81 risk with an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure, but a 1981 Post-FIRM risk cannot.

B. Zones VE and V1-V30—Enclosure Containing Machinery or Equipment Below BFE

Follow these steps when determining the lowest floor for rating in Zones **VE and V1-V30** where there is an enclosure containing machinery or equipment located below the BFE:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the new Elevation Certificate (EC) or Item C3.c on the old EC (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab.
- If the lowest horizontal structural member is equal to or higher than Item C2.f on the new EC or Item C3.f on the old EC (lowest

adjacent grade), deduct (for 1-4 family residences) 12 inches from the elevation found in Item C2.c or Item C3.c and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

If the surveyor has used Item C2.a on the new EC or Item C3.a on the old EC (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.
- If Item C2.a is equal to or higher than Item C2.f, or if Item C3.a is equal to or higher than Item C3.f, deduct (for 1-4 family residences) 12 inches from the elevation found in Item C2.a or Item C3.a and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

C. 1975-81 Post-FIRM V Zone Construction

1975-81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981.

D. 1981 Post-FIRM V Zone Construction

1981 Post-FIRM V-Zone Construction refers to any V Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date.

E. Elevated Buildings—1981 Post-FIRM V Zone Construction

1. Elevated Building Without Obstruction

The area below the lowest elevated floor is open, with no obstruction, to allow the flow of floodwaters. Insect screening is permissible. Wooden or plastic lattice, slats, or shutters are also permissible if at least 40 percent of their area is open. Lattice can be no thicker than ½ inch; slats or shutters can be no thicker than 1 inch. Any machinery or equipment below the lowest elevated floor

must be at or above the BFE. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate guidelines.

2. Elevated Building With Obstruction

The area below the Elevated Floor is enclosed, either partially or fully by solid perimeter foundation walls or breakaway walls. Use the rates from Table 3F provided that the enclosure is less than 300 square feet or contains machinery or equipment below the BFE. For unnumbered Zone V, use Submit-for-Rate guidelines.

NOTE:

- Equipment located below the lowest elevated floor constitutes an obstruction.
- For all non-elevated buildings, elevated buildings with non-breakaway walls below their lowest elevated floors, and elevated buildings with habitable or finished areas located below their lowest elevated floors, the submit-for-rate procedures should be followed. Producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.
- Any additions during the policy term or any subsequent policy term that would change the applicable rates must be endorsed to the policy. Any additional premium must be paid by the insured.

3. Replacement Cost Ratio

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

Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage by the replacement cost of the building.

If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in calculating the ratio. For example, if the building replacement cost is \$1,000,000 and the amount of building coverage requested is the maximum statutory building limit of \$250,000, the rate is .25, so use the rate listed for "Replacement Cost Ratio Under .50."

Place the rate in the appropriate box on the Application and continue with the premium calculation.

4. Elevation Information

The lowest floor elevation must be identified for buildings in Zones V, V1-V30, and VE. Note that the lowest floor elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

The BFE, including wave height, must be identified for any building located in Zones V1-V30 and VE.

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when producers fail to provide the required actuarial rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in a Special Flood Hazard Area, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

1. Grandfather Rules

To recognize policyholders who have built in compliance with the FIRM and/or remained loyal customers of the NFIP by

maintaining continuous coverage, the Federal Emergency Management Agency has "Grandfather rules." These rules allow such policyholders to benefit in the rating for that building. For such buildings, the insured would have the option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed (for those built in compliance) or when coverage was first obtained (for those with continuous coverage). This results in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

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

2. General Rule of Rating

Always use the new map if it will provide a more favorable premium (lower rate).

3. Existing Business--Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the reference level lower than the BFE on that FIRM. (NOTE: Alteration does not apply to Pre-FIRM construction or to risks grandfathered to a B, C, or X Zone.)

a. Examples--Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The Lowest Floor was 11'. The elevation difference was +1, and the policy was rated using a +1 elevation difference.

This policy was written and continuously renewed for 3 years. In 1983 a new map for the community was issued.

The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation

difference was -1. Since continuous coverage existed on the policy and the building was not altered in any way, the policy can be rated using a +1 elevation difference.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

b. Example--Pre-FIRM Construction

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

4. New Business--Applications for Coverage

a. Post-FIRM Construction

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

If a new policy is applied for, the rates can be based on the FIRM zone and the BFE on the old map in effect on the date the building was constructed provided that:

- The building was built in compliance with the map in effect at the time of construction; and
- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building); and
- The building has not been substantially improved.

The property owner or producer must provide proper documentation to the WYO company or NFIP Servicing Agent. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information, or an Elevation Certificate, also is acceptable. ■

Example:

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No insurance policy was purchased until 1990. At that time remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

This “built in compliance” rule also applies to Pre-FIRM construction if the date of construction was on or before December 31, 1974, and was on or after the FIRM date.

Example:

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building's location as Zone C. Ten years later in 1984, a new map placed the building in an A zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

D. Post-'81 V Zone Optional Rating

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 are allowed to use the Post-'81 V Zone rate tables (Tables 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height. The effective date of the FIRM panel must be on or after 10/1/81.
2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.
3. The building must be elevated free of obstruction or with obstruction less than 300 square feet. All machinery and equipment

located below the BFE are considered obstructions.

E. Policies Requiring Re-Rating

The following conditions require that the policies be rated using the new map:

1. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

Example:

An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18'. The BFE was 10'. The Lowest Floor rating was a +8 elevation differential. The map was revised, changing the BFE to 11'. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9'. Due to the alteration, the new map must be used and the building is rated as -2.

2. If a Pre-FIRM or Post-FIRM building is substantially improved or substantially damaged, the building must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. A newer FIRM can always be used if it will result in a more favorable rating.

Example:

A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

If ineligible for renewal as a Preferred Risk Policy because of a map change, the risk must be rewritten as a Standard Flood Insurance Policy.

F. Submit-for-Rate

Certain properties at high flood risk, because of peculiarities in their exposure to flooding, do not lend themselves to preprogrammed rates. These risks require an in-depth underwriting analysis and must be submitted to the NFIP for an individual (specific) rate. As

with other lines of property insurance, the underwriter requires documentation to evaluate those risk characteristics that make up the basis for a proper rate.

The NFIP's two-fold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be supplied for risks that fall within the submit-for-rate category:

1. Completed NFIP Flood Insurance Application.
2. Completed current Elevation Certificate.
3. Variance issued by the local community stating that permission was granted to construct the building. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
4. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
5. The square footage of any enclosure(s) or crawl spaces(s) below the elevated floor, the use of the enclosure/crawl space, a list of machinery and equipment, and the approximate value of each item located in the enclosure/crawl space.
6. If the area below the elevated floor is enclosed using masonry walls and these walls are represented as being breakaway walls in V Zones, a signed letter of verification from a local building official, an engineer, or an architect.
7. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).
8. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.
9. For elevated buildings, an Elevated Building Determination Form signed by the insured.
10. For all Post '81 V-Zone, non-elevated buildings, foundation/structural plans or, if foundation/structural plans are not available, a written statement from the applicant or agent providing the same information.

For Submit-for-Rate policies written as NFIP direct business, all of the appropriate documentation listed above must be mailed to the NFIP Servicing Agent, P.O. Box 2965, Shawnee Mission, KS 66201-1365.

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC premium to the producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following two exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-Rate quotations, excluding the ICC premium, Federal Policy Fee, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be resubmitted for another determination of the rating.

G. Crawl Space

A building with a "crawl space" (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next higher floor. If a crawl space is below grade on all sides, and the elevation of the crawl space floor is below the Base Flood Elevation (BFE), the crawl space must be rated according to the guidelines found on pages LFG 24-25. For the purpose of completing the Flood Insurance Application, the building must be described as a "non-elevated building with basement."

NFIP rules and regulations specify that a crawl space with its interior floor below grade on all sides is considered a "basement"; therefore, the Standard Flood Insurance Policy basement coverage limitations apply to such crawl spaces.

A building with a crawl space that is not subgrade must be described as an elevated building.

Pre-FIRM buildings with subgrade crawl spaces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures when using this optional rating.

- Be floodproofed to an elevation of 4 feet above HAG (1 foot above the community's minimum standard of 3 feet above HAG).
- The floodproofing must be certified by a registered professional engineer or architect on the Floodproofing Certificate or by a responsible local official in a letter containing the same information requested on the Floodproofing Certificate.
- The certification, certificate, or letter must accompany the NFIP Flood Insurance Application.

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms to the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE or flood depth, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Application for flood insurance.

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood depth, or comparable community approved floodplain management standards, whichever is highest, then it is credited for floodproofing and is to be treated for rating purposes as having a +1 foot elevation.

XVIII. THE V-ZONE RISK FACTOR RATING FORM

A. Use

In conjunction with Table 10 (V-Zone Risk Rating Relativities Table), this *optional* form (see page RATE 33) may be used to evaluate the coastal risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure. The form may be used to either:

- Establish a rate prior to issuing a new policy, or
- Appeal the rate charged on an existing policy.

Submit the V-Zone Risk Factor Rating Form for review, along with a copy of the site grading and structural plans, the Elevation Certificate (EC), and photographs. See pages CERT 1-2 of this manual for photo requirements pertaining to the new EC, which becomes mandatory for use effective January 1, 2007.

B. Submission

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, P.O. Box 310, Lanham, MD 20703.

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

TABLE 10. V-ZONE RISK RATING RELATIVITIES TABLE

Building Point Total¹	No Obstruction Rates			With Obstruction Rates		
	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50
Less than 225	1.200	1.200	1.200	1.150	1.150	1.150
225 – 275	1.100	1.100	1.100	1.050	1.050	1.100
276 – 325	1.000	1.000	1.000	0.950	0.950	1.000
326 – 375	0.900	0.950	1.000	0.950	0.975	1.000
376 – 425	0.800	0.850	0.900	0.875	0.925	0.950
426 – 475	0.700	0.750	0.800	0.800	0.850	0.900
476 – 525	0.600	0.650	0.700	0.725	0.775	0.825
526 – 575	0.500	0.575	0.650	0.650	0.700	0.750
576 – 625	0.400	0.500	0.600	0.600	0.650	0.700

¹Subtract from your Building Point Total all points assigned for Item I. LOWEST FLOOR ELEVATION and Item IV.A.1. Free of Obstruction because these factors are included in the rate prior to application of any V-Zone Risk Factor Rating Credit.

The NFIP V-Zone Risk Factor Rating Form does not appear in this revision,
pending OMB approval of a new expiration date.



LOWEST FLOOR GUIDE

This section is to be used as a guide for identifying the lowest floor for rating buildings being considered for coverage under the National Flood Insurance Program.

I. LOWEST FLOOR DETERMINATION

The following guidance, along with the comments accompanying each building drawing provided in this section (pages LFG 8-59), will help insurance agents determine the lowest floor so that the appropriate rate can be applied.

A. Non-Elevated Buildings

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

If a building located in an A zone (any flood zone beginning with the letter A) has an attached garage, and the floor level of the garage is below the level of the building, and there is machinery/equipment on the floor of the garage that is below the Base Flood Elevation (BFE), the lowest floor is the garage floor unless the garage has proper openings (flood vents). See "Proper Openings" in the Definitions section.

B. Elevated Buildings in A Zones

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

If a building located in an A zone has an enclosure below the elevated floor, **including an attached garage, the enclosure or garage floor becomes the lowest floor for rating if any of the following conditions exists:**

- The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); *or*
- • The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- • The unfinished enclosed space has no proper openings (flood vents).

1. Enclosures with Openings

An elevated building with an enclosure below the elevated floor with proper openings (flood vents) in the enclosure can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper openings in the enclosure, the application should indicate "No" for enclosure.) This rule applies to buildings in

Zones A, A1-A30, AE, AO, AH, AR, and AR Dual.

All enclosures (including an elevator shaft or a crawl space) below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area must be provided. The bottom of all openings must be no higher than 1 foot above the grade underneath the openings.

2. Alternative to the Openings Requirement Above

In situations where it is not feasible to meet the openings requirement above, it is acceptable to use the following certification/letter in order for the enclosure floor elevation to be excluded for rating:

- A registered professional engineer or architect certification that the flood openings are designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. This certification is required to assure community officials that the openings are designed in accordance with accepted standards of practice. For acceptable certifications, refer to FEMA Technical Bulletin 1-93, "Openings in Foundation Walls for Buildings Located in Special Flood Hazard Areas" at <http://www.fema.gov/pdf/fima/job2.pdf>.

or

- A letter or other written evidence from the community building official that the flood openings have been accepted by the community as an alternative to the openings requirement in the International Building Code or the local ordinance based on the issuance of an Evaluation Report on openings by the International Code Council Evaluation Service, Inc.

3. Crawl Spaces

If a building elevated on a crawl space is located in an A zone and has an attached garage, use the following guidelines to determine the lowest floor for rating:

- Use the top of the crawl space (under-floor space) floor or the garage floor, whichever is lower, if neither the crawl space nor the garage has proper openings (flood vents); *or*
- Use the top of the crawl space floor, if the only area that has proper openings (flood vents) is the garage; *or*
- Use the top of the garage floor, if the only area that has proper openings (flood vents) is the crawl space; *or*
- Use the top of the finished floor (habitable floor), if both the crawl space and the garage have proper openings (flood vents).

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

C. Elevated Buildings in V Zones

In Zones V, VE, and V1-V30, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if one or more of the following conditions are met:

- The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- The enclosed space is of any size, and there is machinery or equipment below the BFE located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building—i.e., furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); *or*
- The enclosed space is constructed with non-breakaway walls (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); *or*

- The enclosed space is 300 square feet or more and has breakaway walls; *or*
- The enclosed space has load-bearing (supporting) walls.

If the enclosed space (enclosure) is at or above the BFE, use the "Free of Obstruction" rate table on page RATE 7 or page CONDO 19, as appropriate. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

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

II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate is used to properly rate buildings located in Special Flood Hazard Areas (SFHAs). Use the criteria below in determining whether use of the Elevation Certificate is mandatory or optional. (See the Special Certifications section, pages CERT 1-2, for more information on using the Elevation Certificate.)

A. Mandatory Use of Elevation Certificate

An Elevation Certificate is required for a Post-FIRM building located in Zones AE, A1-A30, VE, V1-V30, or a Pre-FIRM building opting for Post-FIRM rates (see "B." below).

An Elevation Certificate is also required for a Post-FIRM building located in unnumbered A Zones (With or Without Estimated BFE), Zone AH, and Zone AO, if the building has a basement or enclosure without proper openings (flood vents).

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

B. Optional Rating Using the Elevation Certificate

Buildings located in AR and AR Dual zones, or constructed prior to publication of the initial Flood Insurance Rate Map (Pre-FIRM), can, at the option of the insured, be elevation-rated using Post-FIRM rates. The insured may select the more advantageous rate.

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

PUTTING IT INTO PERSPECTIVE....

Sections A and C of the revised Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This new Elevation Certificate does not specifically identify for the insurance agent the Lowest Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide **must** be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with **some** helpful information and hints.

WHERE TO START.....

The following are some suggested guidelines for interpreting the elevation information in Section C:

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section A, Item A7. This diagram number refers to one of the eight building diagrams located on Instructions Pages 7 and 8 of the Elevation Certificate.

STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C2 of the Elevation Certificate. The circled letters and numbers on the building diagram correspond to the elevations entered in Items C2.a-g in Section C, Item C2. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

STEP 3:

Review the elevation in Item C2.a. If the elevation in Item C2.a is lower than the elevation in Item C2.f, then you have a building with a basement. The correct lowest floor elevation for rating will be Item C2.a (Building Diagrams 2 or 4).

- For Building Diagrams 1 and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a

walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.

- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).
- If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C2.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

IMPORTANT HINT:

- If Item A8 and/or Item A9 shows flood vents, and the vents are adequate for the square footage of the enclosed area, then you have an elevated building with proper venting. The lowest floor elevation for rating is Item C2.b, top of the next higher floor, as long as the building is not located in a V Zone (Building Diagrams 7 and 8).

WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department for assistance.

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

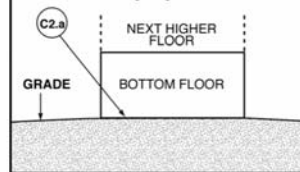
BUILDING DIAGRAM #1

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side. *

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery & equipment below BFE unless the garage is properly vented.

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.d (if structure has attached garage)

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



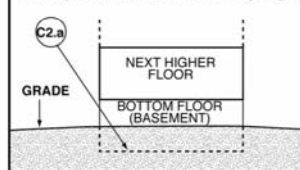
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Top of basement floor or crawl space

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



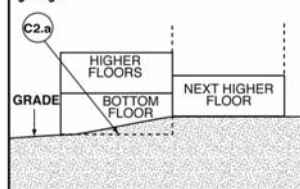
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



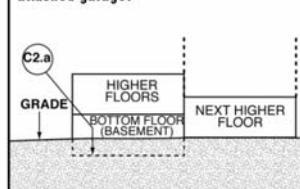
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Top of slab (basement floor or crawl space)

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



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

BUILDING DIAGRAMS #1-8

Distinguishing Feature: All Buildings

Lowest Floor for Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate:

Use the measurement provided in Item E2. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-8 with proper openings, use the measurement provided in Item E3.

* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

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

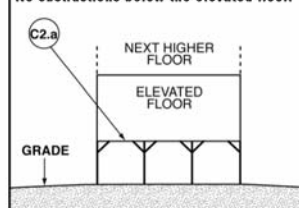
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of flood waters (open lattice work and/or readily removable insect screening is permissible).

Lowest Floor for Rating: Lowest elevated floor

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



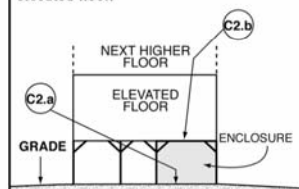
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings* present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.b

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings* present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.b

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



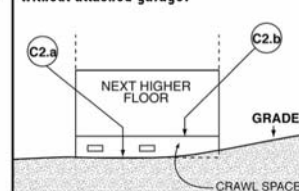
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawl space is with or without openings* present in the walls of the crawl space.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A zones are met.

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C2.a or Item C2.b

All buildings elevated on a crawl space with the floor of the crawl space at or above grade on at least one side, with or without attached garage.



* An "opening" (flood vent) is defined as a permanent opening in a wall that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawl spaces with a total net area of not less than one square inch for every square foot of area enclosed. Each opening must be on different sides of the enclosed area. If a building has more than one enclosed area, each area must have openings on exterior walls to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the grade underneath the flood vents. Alternatively, you may submit a certification by a registered professional engineer or architect that the design will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening.

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

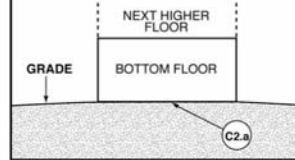
BUILDING DIAGRAM #1

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a**

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.



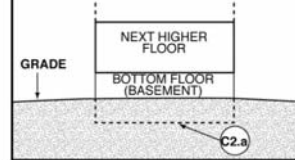
BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a**

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.



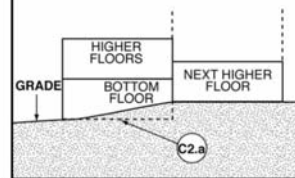
BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a**

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.



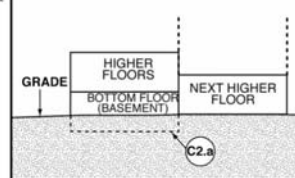
BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a**

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.



* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

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

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

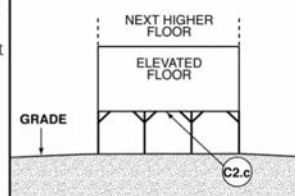
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is 1/2 inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.c

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



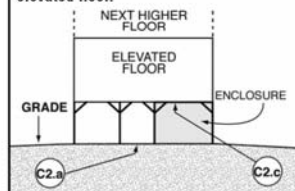
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a or Item C2.c *

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a*

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



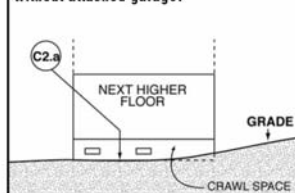
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a

All buildings elevated on a crawl space with the floor of the crawl space at or above grade on at least one side, with or without attached garage.



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

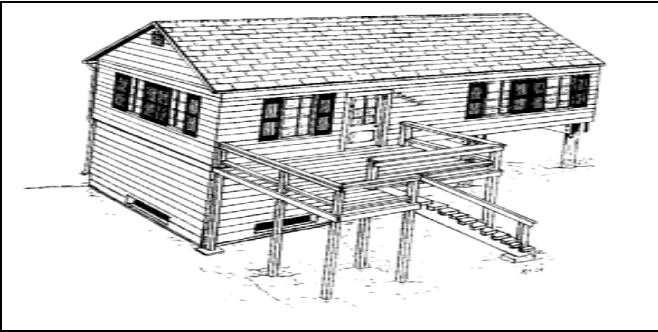
III. SPECIFIC BUILDING DRAWINGS

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

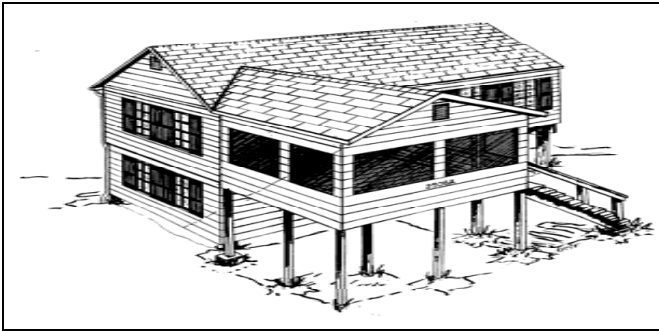
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

¹ LF— Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

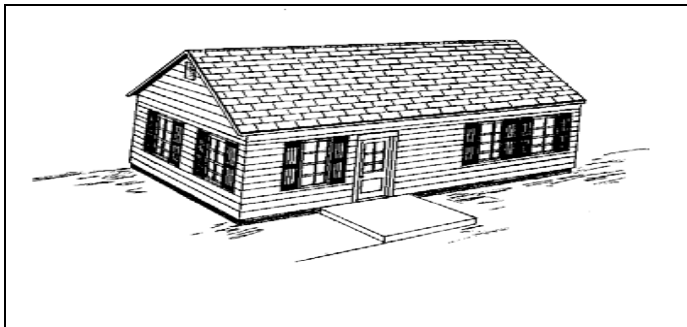
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

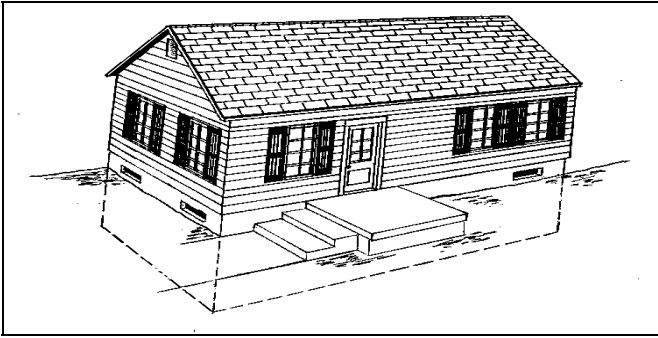
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

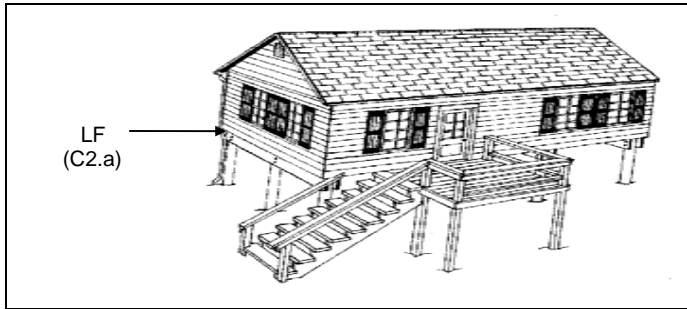
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

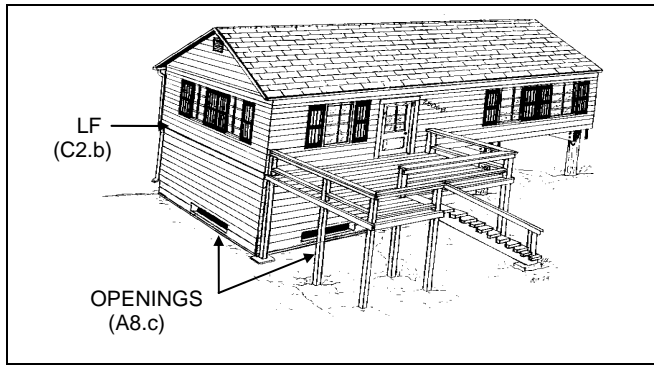
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: Above references may not apply to this page.

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

NOTE: Above references may not apply to this page.

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

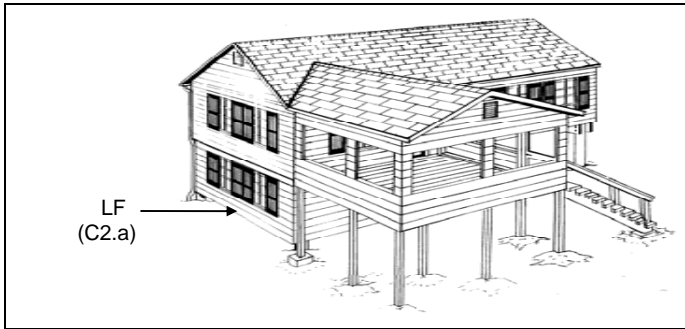
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

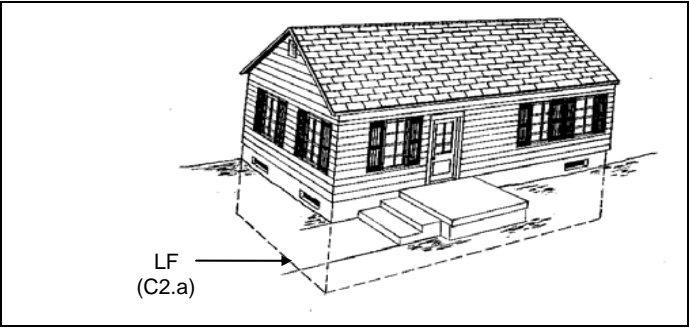
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: Above references may not apply to this page.

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

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



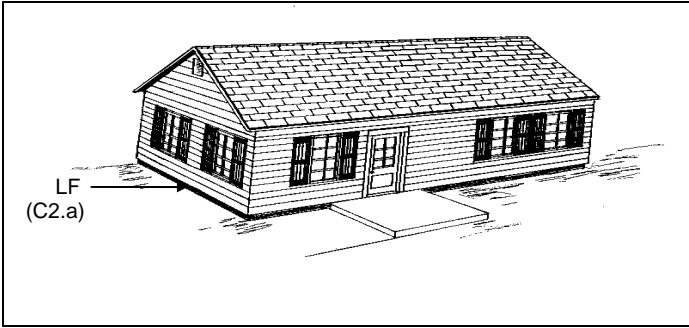
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 2 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

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

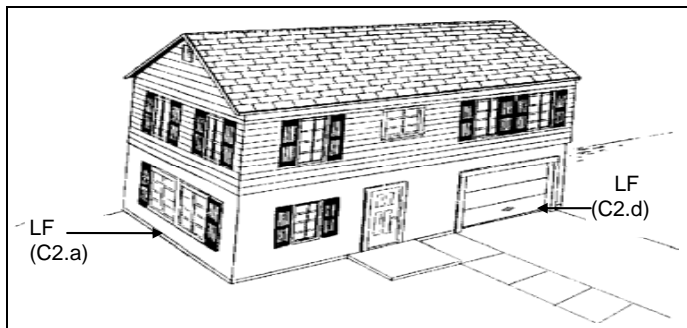


- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 2 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

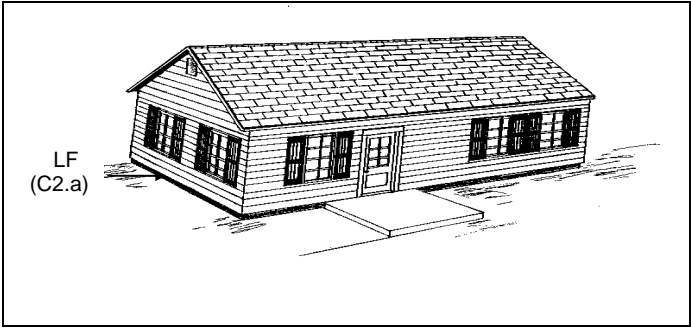
⁵ See page LFG 2 for optional elevation rating

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

NOTE: Above references may not apply to this page.

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

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



- ¹ LF— Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 2 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: Above references may not apply to this page.

LFG 22

October 1, 2006

Building Description	One floor on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type—One floor Basement—None Is Building Elevated?—No
Pre-FIRM Rating ⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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



¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

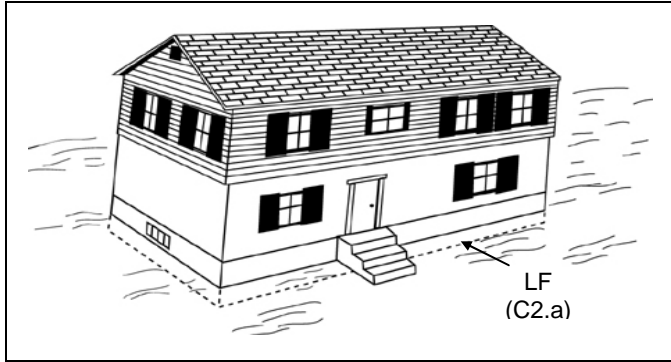
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

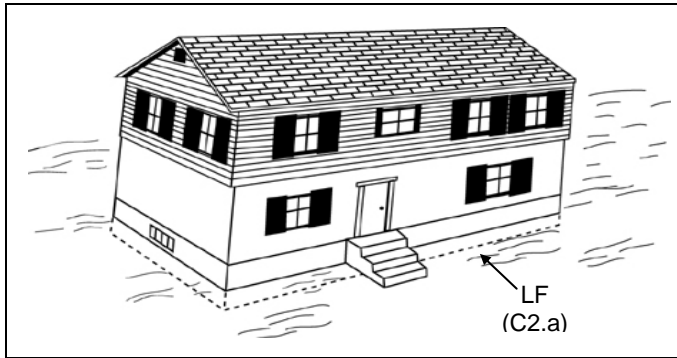
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: Above references may not apply to this page.

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is no more than 2 feet below grade, and the distance between the basement/subgrade crawl space floor and the top of the next higher floor is no more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category. Pre-FIRM buildings with subgrade crawl space(s) may use optional Post-FIRM elevation rating provided that the lowest floor is below the Base Flood Elevation (BFE). The building must be reported statistically as a Submit-for-Rate using Risk Rating Method "2." Follow the procedures from the Specific Rating Guidelines for policy processing.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate. See "G. Crawl Space" on page RATE 24.



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

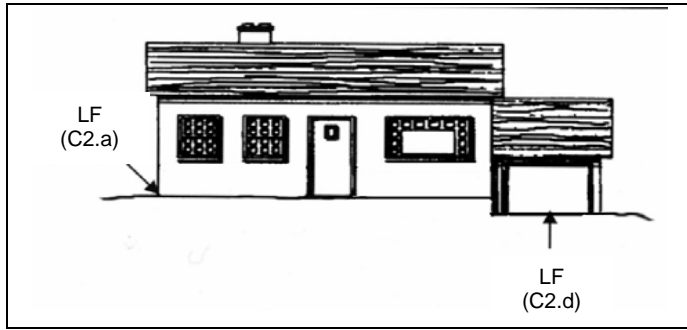
⁵ See page LFG 2 for optional elevation rating

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

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

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

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is subgrade more than 2 feet, or subgrade no more than 2 feet, but the distance between the basement/subgrade crawl space floor and the top of the next higher floor is more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category. Pre-FIRM buildings with subgrade crawl space(s) may use optional Post-FIRM elevation rating provided that the lowest floor is below the Base Flood Elevation (BFE). The building must be reported statistically as a Submit-for-Rate using Risk Rating Method “2.” Follow the procedures from the Specific Rating Guidelines for policy processing.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

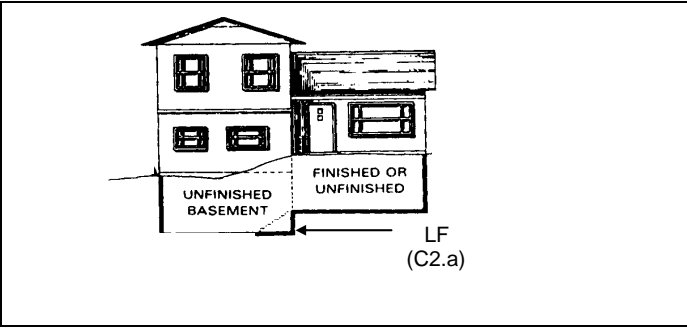
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

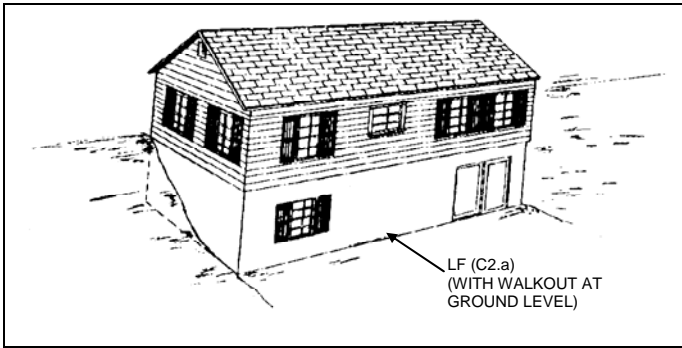
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 2 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

LFG 27

October 1, 2006

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

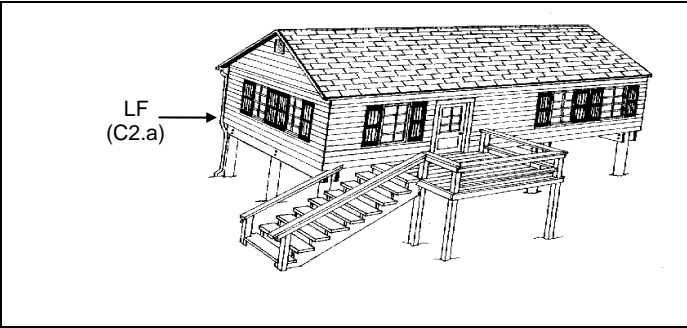
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

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

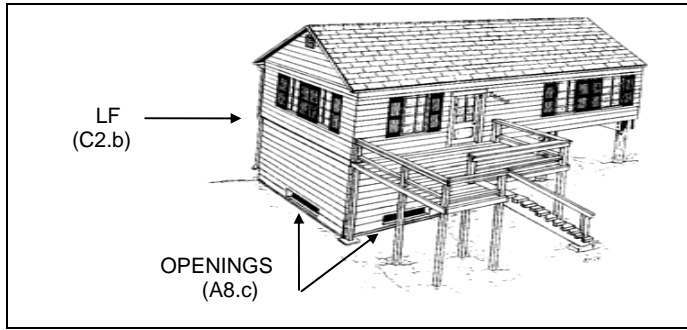


Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 2 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

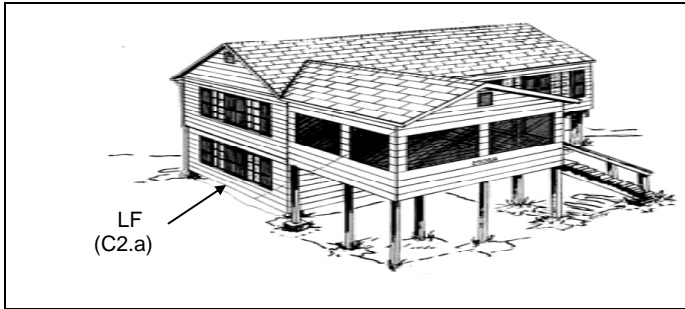
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

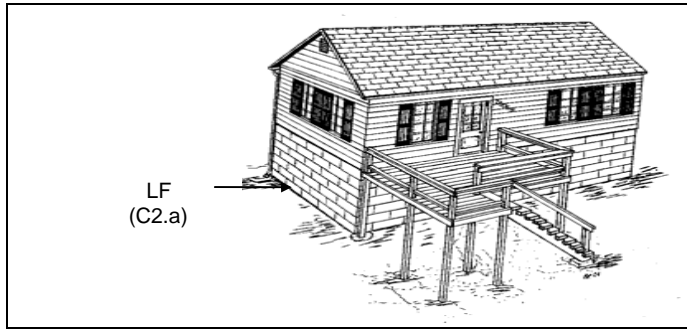
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

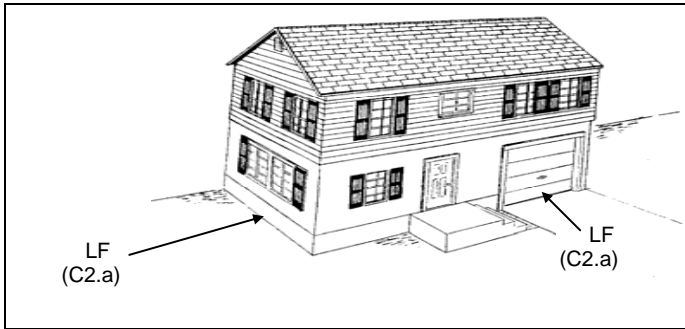
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

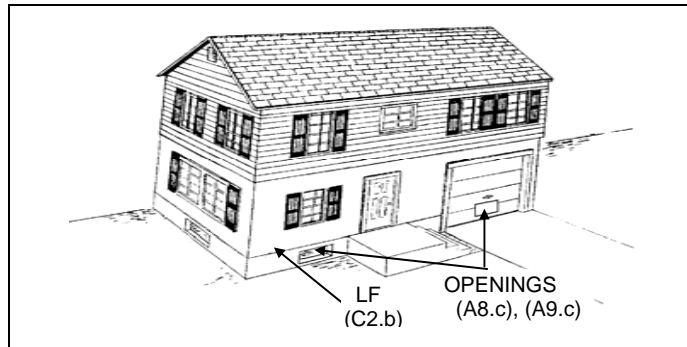
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

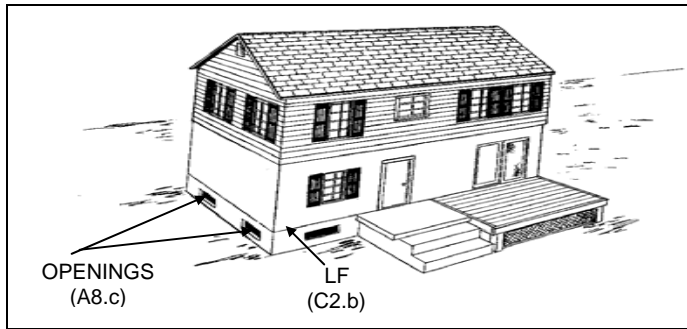
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

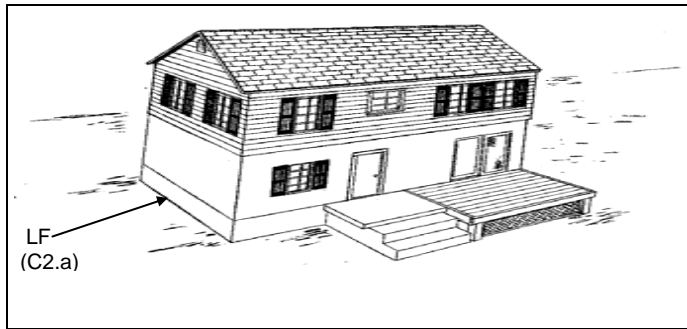
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

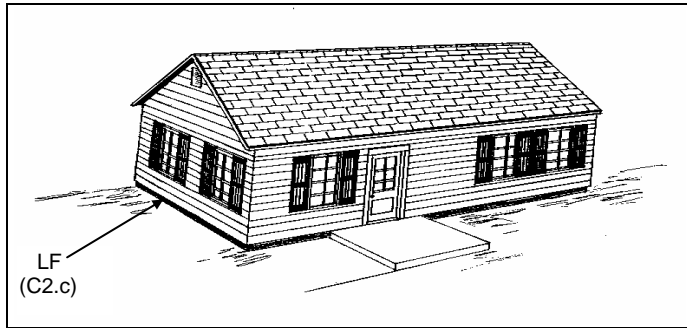
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

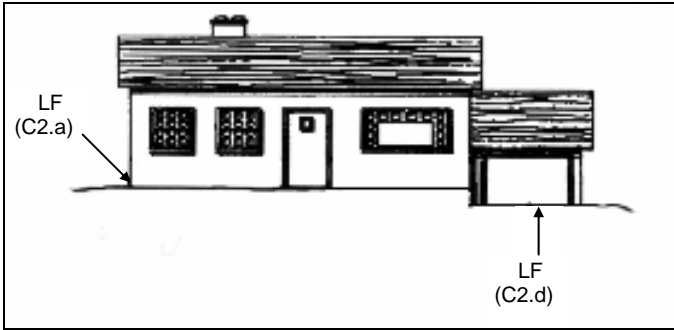
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

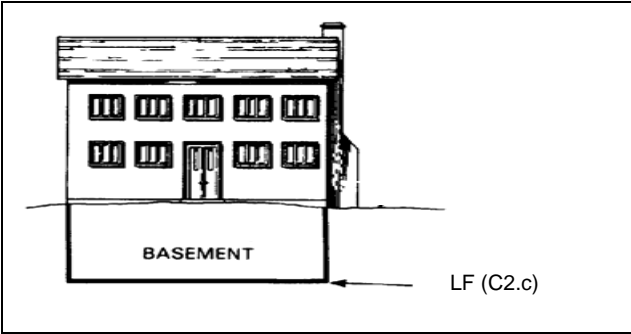
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

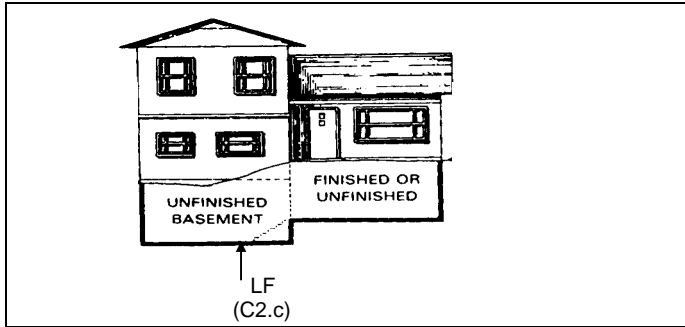
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

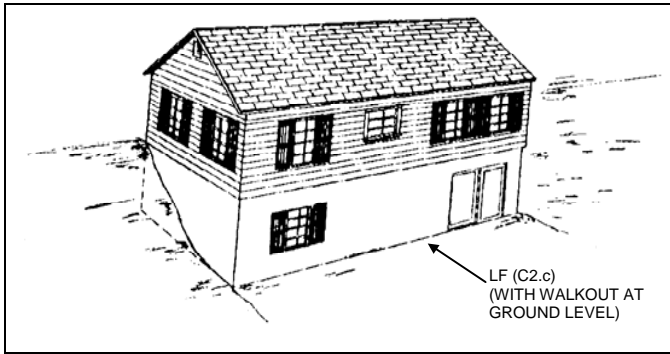
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

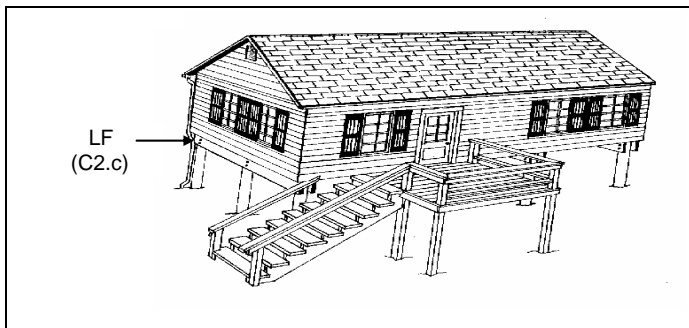
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

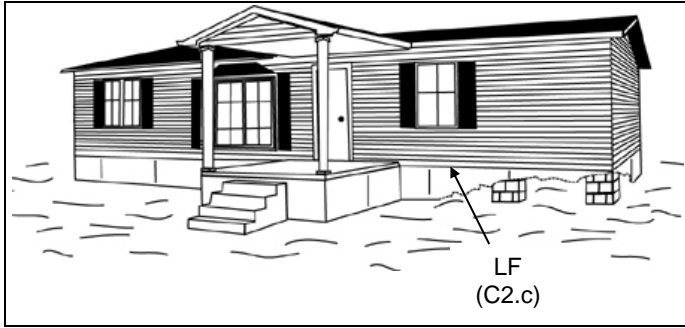
⁵ See page LFG 2 for optional elevation rating

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

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

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

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

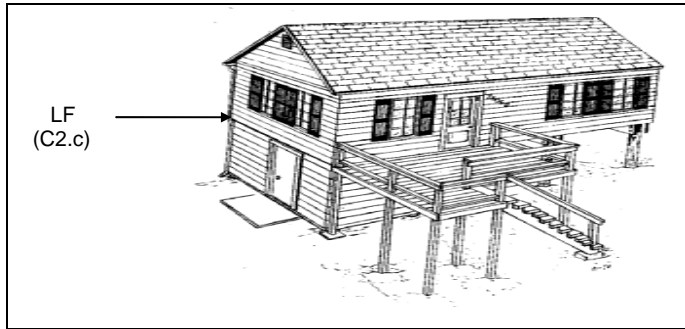
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: Above references may not apply to this page.

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

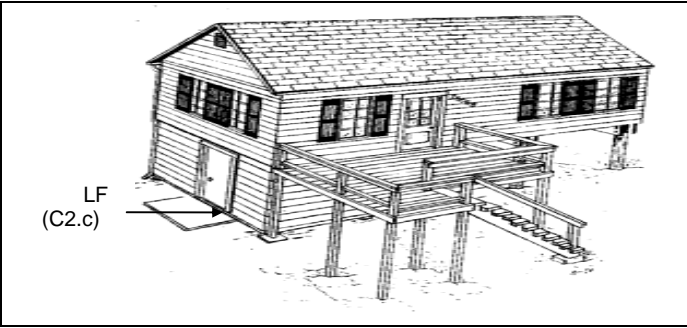
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

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

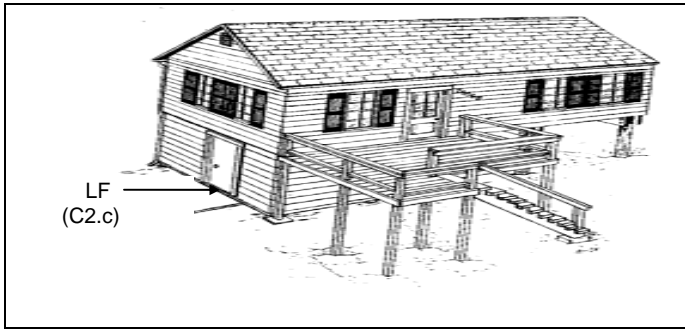


- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 2 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: Above references may not apply to this page.

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



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

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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

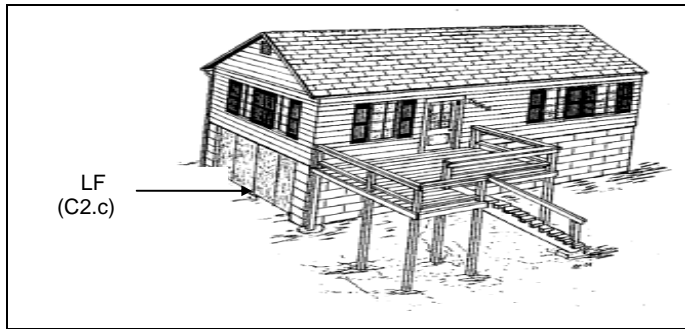
⁵ See page LFG 2 for optional elevation rating

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

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

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

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



¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

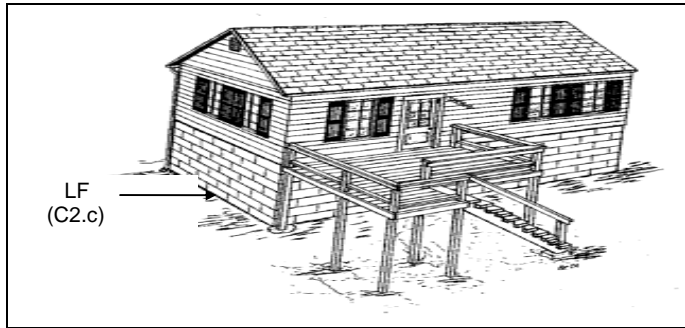
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: Above references may not apply to this page.

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

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



¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

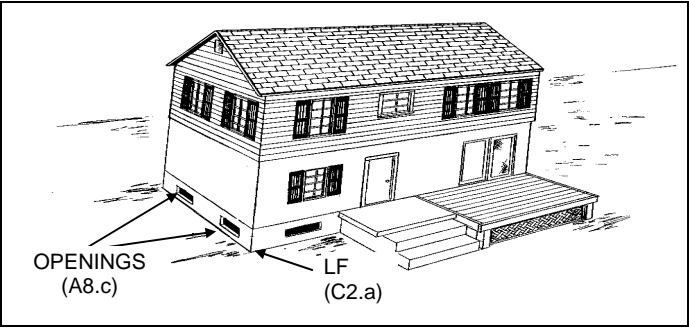
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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



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

- ¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade

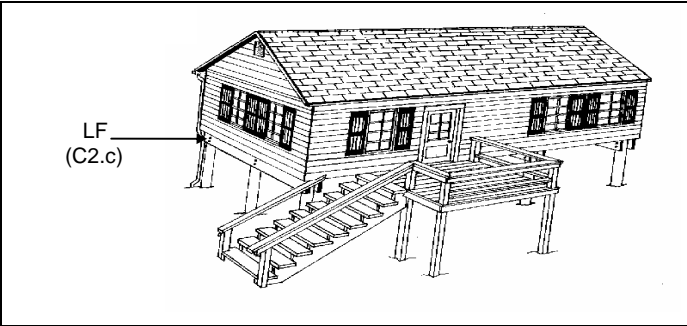
⁵ See page LFG 2 for optional elevation rating

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

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating ⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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



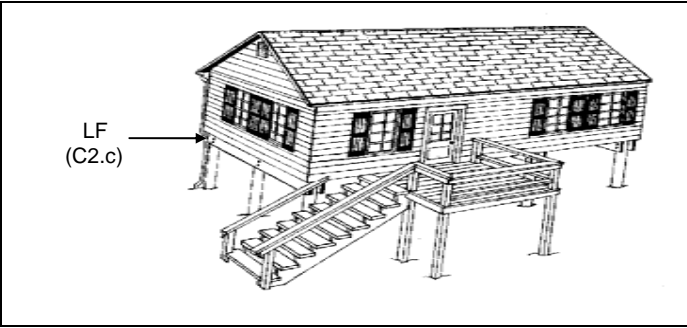
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 2 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone Free of Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the application to the NFIP for a rate.

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



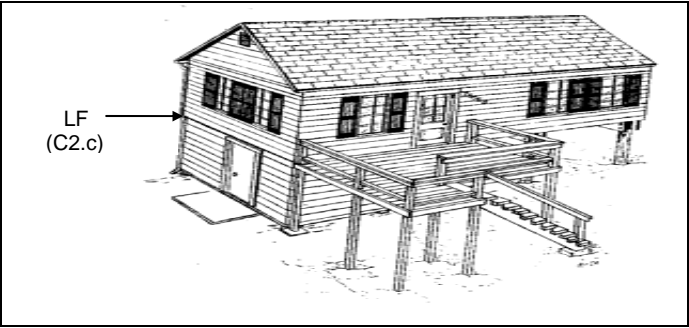
- ¹ LF—Lowest Floor
² BFE—Base Flood Elevation
³ See page LFG 1 for explanation of proper openings
⁴ HAG—Highest Adjacent Grade
⁵ See page LFG 2 for optional elevation rating
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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

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

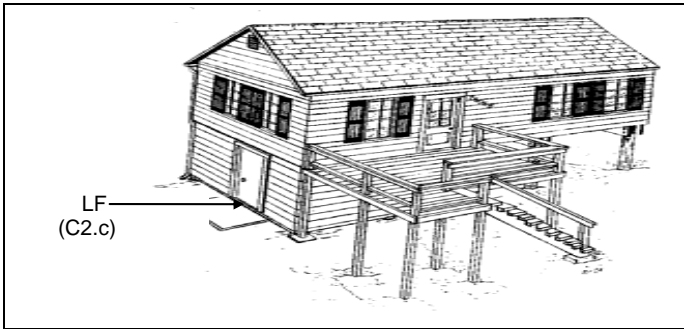


- ¹ LF—Lowest Floor
² BFE—Base Flood Elevation
³ See page LFG 1 for explanation of proper openings
⁴ HAG—Highest Adjacent Grade
⁵ See page LFG 2 for optional elevation rating
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

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



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

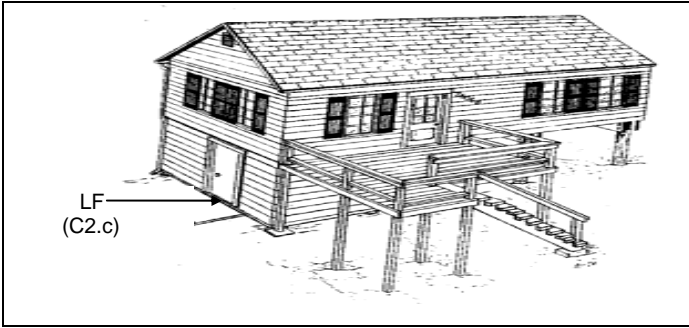
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below BFE
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

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



- ¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade

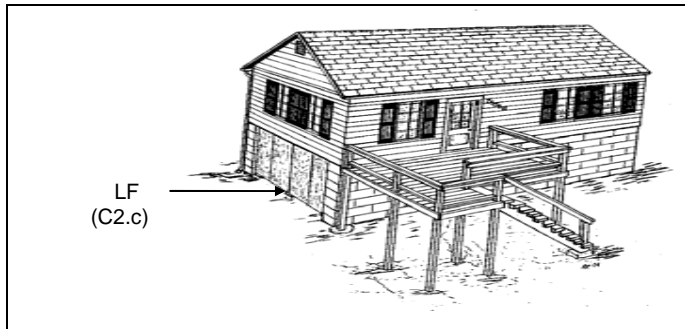
⁵ See page LFG 2 for optional elevation rating

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

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

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

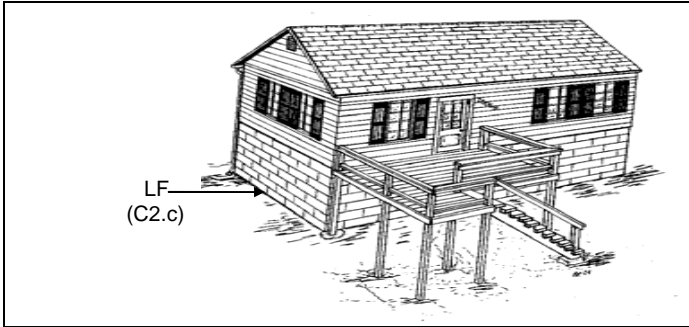
⁵ See page LFG 2 for optional elevation rating

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

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

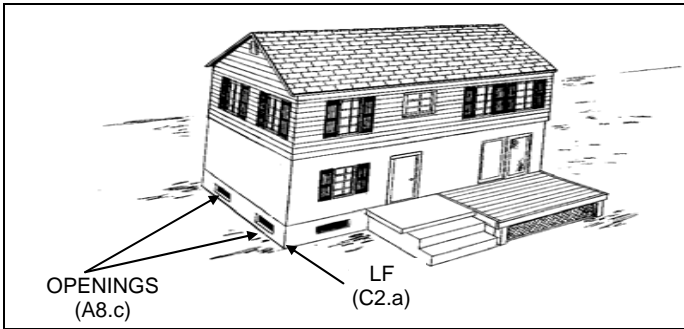
⁵ See page LFG 2 for optional elevation rating

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

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

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

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



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

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 2 for optional elevation rating

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

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

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

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

SPECIAL CERTIFICATIONS

This section presents detailed instructions for the completion of the National Flood Insurance Program (NFIP) Elevation Certificate and the NFIP Floodproofing Certificates.

NOTE: When determining the lowest floor for rating, refer to the Lowest Floor Guide section of this manual.

I. NFIP ELEVATION CERTIFICATE

The NFIP Elevation Certificate (EC) form and instructions were revised effective February 13, 2006. The surveyor, engineer, architect, property owner, or owner's representative is required to provide the square footage of the enclosed area below the lowest elevated floor (including an attached garage) and at least two photographs of the building when completing the EC to obtain flood insurance through the NFIP. This additional information will significantly enhance the agent's and company underwriter's ability to properly rate elevation-rated risks.

The new EC form and instructions (shown on pages CERT 11-26) will be phased in on a voluntary basis until December 31, 2006. Elevations certified on or after January 1, 2007, must be submitted on the new form and must include at least two photographs, as described in II. PHOTO REQUIREMENTS below.

An exception is made to this requirement when the community official completes the old EC with elevation data received by the community before January 1, 2007. It must be noted in the Comments area of Section G that the community had the data on file before January 1, 2007.

Non-NFIP elevation certification forms certified on or after October 1, 2000, do not satisfy NFIP requirements and cannot be used for rating policies under any circumstances.

The EC is required on Post-FIRM construction, but is optional on Pre-FIRM construction. The EC is required by the NFIP to certify the lowest floor of a building so the policy can be properly rated, as follows (also see pages LFG 1-2):

- All Post-FIRM structures

The EC is to be completed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when it is required for Zones A1-A30, AE, AH, A (with Base Flood

Elevations [BFEs]), V1-V30, VE, and V (with BFEs). Community officials who are authorized by local law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFEs), a building official, a property owner, or an owner's representative may also provide the information on this certification. Building elevation information may be available through the community official if the community is a CRS participating community.

The lowest adjacent grade and diagram number are required for all new business applications effective on or after October 1, 1997, if the elevation certification date is on or after October 1, 1997.

- Pre-FIRM structures rated under Post-FIRM rates

Pre-FIRM construction can be elevation rated using the Post-FIRM EC rates, which are more favorable rates if the lowest floor of the building is at or above the BFE for the community. In most cases, the lowest floor level of a Pre-FIRM building is below the BFE, and it would not benefit the insured to pay the cost for an EC in an attempt to secure a lower rate. The decision to obtain an EC and to request Post-FIRM rating of a Pre-FIRM building is an option of the insured.

- AR and AR Dual Zones

The EC is optional on all Post- and Pre-FIRM construction located in AR and AR dual zones. The decision to obtain an EC and to request Post-FIRM rating is at the discretion of the insured. The EC includes the AR and AR dual zone elevation requirements.

Detailed instructions for completion are provided with the EC.

The producer is to attach the original of the completed EC to the Application. A photocopy is to be forwarded to the policyholder and a copy is retained by the producer.

II. PHOTO REQUIREMENTS

All new business applications, including transfer of business, for elevation-rated risks with a policy effective date of January 1, 2007, or later must be submitted with a least two recent photographs that show the front and back of the

building and are taken and dated within 90 days of the submission date. If the building is a split-level or has multi-level areas at ground level, at least two additional photographs showing views of both sides of the building must be submitted.

This new requirement also applies to all renewal and endorsement transactions adding elevation rating effective on or after January 1, 2007.

The photographs must be submitted on the Building Photographs form that is part of the new Elevation Certificate and must include the date the photographs were taken. All photographs must measure at least 3"x3" and provide a good, clear image of the building's distinguishing features. Analog or digital photographs are acceptable. Color photographs are preferred. *An Elevation Certificate submitted without the required photographs is not considered valid for rating.*

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS

Section A – Property [Owner] Information

- Section A of the EC includes the building use. This information is helpful in validating the data collected by the insurance agent, and the Flood Insurance Application information.
- On the new EC, latitude, longitude, and related information are optional *only if* the document is being certified by other than a licensed surveyor, engineer, or architect.
- If the new EC is being used to obtain flood insurance, and the certification date is on or after January 1, 2007, the EC must be accompanied by at least two current photographs of the building. (See II. PHOTO REQUIREMENTS above.)
- For any crawl space, enclosure(s), or attached garage, the new EC collects square footage, number of flood openings within 1.0 foot above adjacent grade, and total area of flood openings in square inches. (A parking area located beneath an elevated floor is not considered an attached garage.)

The information found in Section A of the EC is critical, as it relates to the insured property. Should information be missing from Section A (except latitude, longitude, and related information), the certificate must be returned to the surveyor, engineer, architect, or community official who executed the form. These individuals

should be encouraged to fully complete Section A to avoid any delay in the issuance of the flood insurance policy.

Section B – Flood Insurance Rate Map (FIRM) Information

The Flood Insurance Rate Map (FIRM) information includes the following:

- FIRM panel effective date and revised date;
- Source of the BFE or base flood depth;
NOTE: The same elevation datum should be used in determining all certification elevations as was used in determining the BFE (i.e., NGVD 1929 or NAVD 1988).
- Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA).
NOTE: Refer to the Coastal Barrier Resources System section of this manual for flood insurance coverage eligibility.

Section C – Building Elevation Information (Survey Required)

Responsibilities for building elevation information are as follows.

- The surveyor, engineer, or architect is required to provide a number of elevations based on the building type selected.
- From the elevations gathered, the insurance agent is required to determine the lowest floor for rating flood insurance.

As it relates to Section C, information found not to be applicable to the property being certified should be marked N/A (not applicable) by the surveyor, engineer, or architect. If any part of Section C is left blank, critically review it and contact the surveyor, engineer, or architect who completed the form and your company underwriter with any questions.

Elevation(s) of machinery and equipment servicing the building (e.g., water heater, furnace, a/c compressor, heat pump, water pump) must be provided, regardless of its location, whether inside or outside of the building, elevated on a platform or non-elevated.

The surveyor, engineer, or architect may not be able to gain access to some crawl spaces to shoot the elevation of the crawl space floor. In

this instance, Item C2.a on the new EC (C3.a on the old EC) may be left blank and the estimated measurements entered in the Comments area of Section D.

Elevations in Section C are based on feet, except in Puerto Rico, where the metric system is used. The agent must convert any metric elevation readings into feet before calculating the flood insurance premium.

Section D – Surveyor, Engineer, or Architect Certification

Section D is the surveyor's, engineer's, or architect's certification that the information provided in Sections A, B, and C is representative of the certifier's best efforts to interpret the data available. The surveyor's, engineer's, or architect's signature and identification number are required fields. Some States also may require a seal.

Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE)

Building Diagram Number (old EC) and the elevation difference between the lowest floor and the lowest adjacent grade (new EC) and highest adjacent grade are required.

For Zone A (without a FEMA-issued or community-issued BFE) and Zone AO, a property owner or owner's authorized representative may complete Sections A, B, and E.

Section F – Property Owner (or Owner's Representative) Certification

Address and other contact information about the property owner are requested in Section F. The party completing Sections A, B, C (on the old EC, Items C3.h and C3.i only), and E must execute Section F as well.

Section G – Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance may transfer elevation information found on existing documentation (i.e., an older elevation certification form, or surveyor letterhead) to Section C of the EC. The local official must then certify this information by fully completing Section G. A statement advising FEMA of this transfer of information must be made in the

comment section of the newer EC. Section G may also be used to certify Item E4.

IV. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE); however, a floodproofing design certification is required. Certified floodproofing may result in lower rates.
- Non-residential buildings in any community, in all locations except in V-Zones, may be floodproofed in lieu of elevating.
- Residential buildings may be floodproofed only if they have basements, are located in Zones A1-A30, AE, AR, AR Dual, AO, and AH, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on page CERT 5.
- The allowable methods of floodproofing for non-residential buildings differ from those allowed for residential buildings. The specific requirements should be available from the local government.

B. Specifications

The specifications for floodproofing ensure that the building is watertight without human intervention, its floodproofed walls will not collapse, and the floor at the base of the floodproofed walls will resist flotation during flooding conditions.

C. Rating

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms with the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE, flood depth, or comparable community approved floodplain management standards, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Flood Insurance Application.

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood

depth, or comparable community approved floodplain management standards, whichever is highest, then it is credited for floodproofing and is to be treated for rating purposes as having a "+1" foot elevation.

See the Rating Section for special rating rules for Zones AO and AH.

D. Certification

- Residential Buildings (With Basements)

The Residential Basement Floodproofing Certificate is available for residential buildings with basements located in Zones

A1-A30, AE, AR, AR Dual, AO, AH, and A with estimated BFE *and* located in a FEMA-approved community that is listed on the next page. To receive credit for floodproofing, the completed certificate must be submitted.

- Non-residential Buildings

A completed Floodproofing Certificate for Non-residential Structures is required for all such buildings in Regular Program communities, located in Zones A1-A30, AE, AR, AR Dual, AO, AH, and A with estimated BFE, in order to receive credit for floodproofing in lieu of elevation.

APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT FLOODPROOFING RATING CREDIT

COMMUNITY NUMBER	STATE/COMMUNITY NAME	EFFECTIVE DATE ¹	COMMUNITY NUMBER	STATE/COMMUNITY NAME	EFFECTIVE DATE ¹
	Alaska			New York	
025009	Fairbanks N. Star Borough	2/28/73	360226	Amherst, Town of	11/20/78
			360232	Clarence, Town of	8/01/00
	Idaho			North Dakota	
160028	Ammon, City of	6/8/90			
	Iowa		380256	Barnes, Township of	1/22/82
			380020	Casselton, City of	6/18/81
			385364	Fargo, City of	3/26/75 ²
190488	Clive, City of	4/24/81	380137	Grafton, City of	5/21/81
190031	Independence, City of	9/7/89	380338	Harwood, City of	12/19/85
190309	La Porte City, City of	6/12/89	380259	Harwood, Township of	1/22/82
	Kansas		380022	Horace, City of	1/22/82
			380023	Mapleton, City of	1/22/82 ²
			380681	Oxbow, City of	6/1/92 ²
200484	Colwich, City of	1/17/86	380263	Pleasant, Township of	5/5/83
200323	Derby, City of	2/15/83 ²	380257	Reed, Township of	1/22/82
200019	Great Bend, City of	8/10/83	380324	Reiles Acres, City of	8/23/82
200131	Halstead, City of	7/8/83	380258	Stanley, Township of	2/8/82
200215	Lindsborg, City of	11/7/94	380024	West Fargo, City of	6/5/78
200334	Rossville, City of	2/18/92		South Dakota	
200319	Salina, City of	3/6/86			
200316	Saline County	1/14/86			
200134	Sedgwick, City of	5/19/86 ²	460044	Madison, City of	8/30/83
	Minnesota			Wisconsin	
270267	Alvarado, City of	2/28/85	550612	Allouez, Village of	1/11/93 ²
275235	Clay County	3/28/75	550600	Ashwaubenon, Village of	10/27/78
270080	Dilworth, City of	8/29/83	550020	Brown County	2/21/79 ²
275236	East Grand Forks, City of	5/15/86 ²	550021	Depere, City of	10/27/78
275244	Moorhead, City of	2/12/76	550022	Green Bay, City of	10/27/78
270414	Roseau, City of	7/14/92	550023	Howard, Village of	10/27/78
270273	Stephen, City of	5/10/83	550309	Shiocton, Village of	8/1/98
270274	Warren, City of	9/24/82			
	Nebraska				
310069	Fremont, City of	1/25/79			
310103	Grand Island, City of	7/29/80			
310100	Hall County	2/10/80			
310001	Hastings, City of	7/8/83			
310239	North Bend, City of	10/15/98			
310046	Schuyler, City of	9/17/91			
310039	Sidney, City of	12/4/84			
310104	Wood River, City of	1/12/82			

¹ Effective date corresponds to the date of the letter from FEMA that granted the community's exception request.

² The date the community adopted floodproofing ordinances.



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U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY <small>National Flood Insurance Program</small>					RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE		See Reverse Side for Paperwork Burden Disclosure		O.M.B. No. 1660-0033 Expires April 30, 2007	
For use ONLY in communities which have been granted an exception by FEMA to allow the construction of floodproofed residential basements in Special Flood Hazard Areas.										
BUILDING OWNER'S NAME						FOR INSURANCE COMPANY USE				
BUILDING STREET ADDRESS (Including Apt., Unit, Number)						POLICY NUMBER				
OTHER DESCRIPTION (Lot and Block Numbers, etc.)						COMPANY NAIC NUMBER				
CITY			STATE				ZIP CODE			
SECTION I-FLOOD INSURANCE RATE MAP (FIRM) INFORMATION										
Provide the following from the FIRM and flood profile (from Flood Insurance Study)										
COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM	FIRM ZONE	BASE FLOOD ELEVATION (NGVD) (IN AO ZONES, USE DEPTH)			NAME OF FLOODING SOURCE(S) AFFECTING BUILDING		
SECTION II-FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)										
Floodproofing Design Elevation Information: Building is floodproofed to an elevation of _____ feet NGVD. (Elevation datum used must be the same as that on the FIRM.) Elevation of the top of the basement floor is _____ feet NGVD. (Note: The floodproofing design elevation must be at least one foot above the Base Flood Elevation (BFE))										
SECTION III-CERTIFICATION (By a Registered Professional Engineer or Architect)										
Residential Floodproofed Basement Construction Certification: <i>I certify that, based upon development and/or review of structural design specifications, and plans for construction, including consideration of the depth, velocity, and duration of flooding and the type and permeability of soils at the site, the design and methods of construction of the floodproofed basement to be used are in accordance with accepted standards of practice for meeting the following provisions:</i> <ul style="list-style-type: none"> Basement, together with attendant utilities and sanitary facilities, is watertight to the floodproofing design elevation with walls that are impermeable to the passage of water without human intervention; and Basement walls and floor are capable of resisting hydrostatic and hydrodynamic loads and the effects of buoyancy resulting from flooding to the floodproofing design elevation; and have been designed so that minimal damage will occur from floods that exceed the floodproofing design elevation; and Building design, including the floodproofing design elevation, complies with community requirements. 										
<i>I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code Section 1001.</i>										
CERTIFIER'S NAME						LICENSE NUMBER (or affix Seal)				
TITLE				COMPANY NAME						
ADDRESS				CITY		STATE		ZIP		
SIGNATURE						PHONE NO.		DATE		
Copies of this certificate must be given to: 1) the community official; 2) the insurance agent; and 3) the building owner.										

PAPERWORK BURDEN DISCLOSURE NOTICE

FEMA Form 81-78

Public reporting burden for this form is estimated to average 3.35 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. 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, U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES

The floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation; however, a floodproofing design certification is required. This form is to be used for that certification. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements. The permitting of a floodproofed residential basement requires a separate certification specifying that the design complies with the local floodplain management ordinance.

BUILDING OWNER'S NAME

STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER

OTHER DESCRIPTION (Lot and Block Numbers, etc.)

FOR INSURANCE COMPANY USE

POLICY NUMBER

COMPANY NAIC NUMBER

CITY

STATE

ZIP CODE

SECTION I FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM:

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM INDEX	FIRM ZONE	BASE FLOOD ELEVATION (In AO Zones, Use Depth)
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SECTION II FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)

Floodproofing Design Elevation Information:

Building is floodproofed to an elevation of feet NGVD. (Elevation datum used must be the same as that on the FIRM.)

Height of floodproofing on the building above the lowest adjacent grade is feet.

(NOTE: for insurance rating purposes, the building's floodproofed design elevation must be at least one foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium.)

SECTION III CERTIFICATION (By Registered Professional Engineer or Architect)

Non-Residential Floodproofed Construction Certification:

I certify that, based upon development and/or review of structural design, specifications, and plans for construction, the design and methods of construction are in accordance with accepted standards of practice for meeting the following provisions:

The structure, together with attendant utilities and sanitary facilities, is watertight to the floodproofed design elevation indicated above, with walls that are substantially impermeable to the passage of water.

All structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy, and anticipated debris impact forces.

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME

LICENSE NUMBER (or Affix Seal)

TITLE

COMPANY NAME

ADDRESS

CITY

STATE

ZIP CODE

SIGNATURE

DATE

PHONE

Copies should be made of this Certificate for: 1) community official, 2) Insurance agent/company, and 3) building owner.

**FLOOD INSURANCE
FLOODPROOFING CERTIFICATE
FEMA FORM 81-65**

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

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

PAPERWORK BURDEN DISCLOSURE NOTICE—The public reporting burden for this form is estimated to be 3.25 hours per response. The burden estimates includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing, reviewing, and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number appears in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0008).

NOTE: Please do not send your completed form to the above address.



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

NEW EDITION

Voluntary-Use Date: February 13, 2006

Mandatory-Use Date: January 1, 2007

NATIONAL FLOOD INSURANCE PROGRAM ELEVATION CERTIFICATE

PAPERWORK REDUCTION ACT NOTICE

Public reporting burden for the Elevation Certificate is estimated to average 3.5 hours per response. Burden means the time, effort, or financial resources expended by persons to generate, maintain, retain, disclose, or provide information to the Federal Emergency Management Agency (FEMA). You are not required to respond to the collection of information unless a valid OMB control number is displayed in the upper right corner of the form. You may send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: U.S. Department of Homeland Security, Federal Emergency Management Agency, Mitigation Division, 500 C Street SW, Washington DC 20472, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.** To obtain or retain benefits under the National Flood Insurance Program (NFIP), you must respond to this collection of information.

PURPOSE OF THE ELEVATION CERTIFICATE

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP). It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on fill (LOMR-F).

The Elevation Certificate is required in order to properly rate post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), located in flood insurance Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO. The Elevation Certificate is not required for pre-FIRM buildings unless the building is being rated under the optional post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt a floodplain management ordinance that specifies minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request. A LOMA or LOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 package, whichever is appropriate.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

Additional guidance can be found in the FEMA Floodplain Management Bulletin about using the Elevation Certificate, available on FEMA's website at www.fema.gov/fima/fpmbul.shtml. Click on "FEMA 467-1 Elevation Certificate Cover and Bulletin."

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

SECTION A - PROPERTY INFORMATION		For Insurance Company Use:
A1. Building Owner's Name		Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.		Company NAIC Number
City	State	ZIP Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____

A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: ☐ NAD 1927 ☐ NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number _____

A8. For a building with a crawl space or enclosure(s), provide:

a) Square footage of crawl space or enclosure(s) _____ sq ft

b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A8.b _____ sq in

A9. For a building with an attached garage, provide:

a) Square footage of attached garage _____ sq ft

b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A9.b _____ sq in

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9. <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)	
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.	
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-g below according to the building diagram specified in Item A7. Benchmark Utilized _____ Vertical Datum _____ Conversion/Comments _____	
Check the measurement used.	
a) Top of bottom floor (including basement, crawl space, or enclosure floor)	_____ <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor	_____ <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)	_____ <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab)	_____ <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments)	_____ <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade (LAG)	_____ <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade (HAG)	_____ <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION	
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.	
<input type="checkbox"/> Check here if comments are provided on back of form.	
Certifier's Name	License Number
Title	Company Name
Address	City State ZIP Code
Signature	Date Telephone

PLACE
SEAL
HERE

IMPORTANT: In these spaces, copy the corresponding information from Section A.			For Insurance Company Use:
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Policy Number
City	State	ZIP Code	Company NAIC Number

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments

Signature

Date

☐ Check here if attachments

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawl space, or enclosure) is _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.
- b) Top of bottom floor (including basement, crawl space, or enclosure) is _____ ☐ feet ☐ meters ☐ above or ☐ below the LAG.
- E2. For Building Diagrams 6-8 with permanent flood openings provided in Section A Items 8 and/or 9 (see page 8 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.
- E3. Attached garage (top of slab) is _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge.*

Property Owner's or Owner's Authorized Representative's Name

Address

City

State

ZIP Code

Signature

Date

Telephone

Comments

☐ Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8. and G9.

- G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. ☐ The following information (Items G4.-G9.) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate Of Compliance/Occupancy Issued
-------------------	------------------------	---

G7. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: _____ ☐ feet ☐ meters (PR) Datum _____

G9. BFE or (in Zone AO) depth of flooding at the building site: _____ ☐ feet ☐ meters (PR) Datum _____

Local Official's Name

Title

Community Name

Telephone

Signature

Date

Comments

☐ Check here if attachments

Building Photographs

See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			For Insurance Company Use: Policy Number
City	State	ZIP Code	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least two building photographs below according to the instructions for Item A6. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." If submitting more photographs than will fit on this page, use the Continuation Page, following.

This page intentionally left blank.

Building Photographs

Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			For Insurance Company Use: Policy Number
City	State	ZIP Code	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View."

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INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by law to certify elevation information when elevation information is required for Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO. Community officials who are authorized by law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFE), a community official, a property owner, or an owner's representative may provide information on this certificate, unless the elevations are intended for use in supporting a request for a LOMA or LOMR-F. Certified elevations must be included if the purpose of completing the Elevation Certificate is to obtain a LOMA or LOMR-F.

The property owner, the owner's representative, or local official who is authorized by law to administer the community floodplain ordinance can complete Section A and Section B. The partially completed form can then be given to the land surveyor, engineer, or architect to complete Section C. The land surveyor, engineer, or architect should verify the information provided by the property owner or owner's representative to ensure that this certificate is complete.

In Puerto Rico only, elevations for building information and flood hazard information may be entered in meters.

SECTION A – PROPERTY INFORMATION

Items A1.-A4. This section identifies the building, its location, and its owner. Enter the name(s) of the building owner(s), the building's complete street address, and the lot and block numbers. If the building's address is different from the owner's address, enter the address of the building being certified. If the address is a rural route or a Post Office box number, enter the lot and block numbers, the tax parcel number, the legal description, or an abbreviated location description based on distance and direction from a fixed point of reference. For the purposes of this certificate, "building" means both a building and a manufactured (mobile) home.

A map may be attached to this certificate to show the location of the building on the property. A tax map, FIRM, or detailed community map is appropriate. If no map is available, provide a sketch of the property location, and the location of the building on the property. Include appropriate landmarks such as nearby roads, intersections, and bodies of water. For building use, indicate whether the building is residential, non-residential, an addition to an existing residential or non-residential building, an accessory building (e.g., garage), or other type of structure. Use the Comments area of the appropriate section if needed, or attach additional comments.

Item A5. Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.5043°, -110.7585°) or degrees, minutes, seconds (e.g., 39° 30' 15.5", -110° 45' 30.7") format. If decimal degrees are used, provide coordinates to at least 4 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 1 decimal place or better. The latitude and longitude coordinates must be accurate within 66 feet. If the Elevation Certificate is being certified by other than a licensed surveyor, engineer, or architect, this information is not required. Provide the type of datum used to obtain the latitude and longitude. FEMA prefers the use of NAD 1983.

Item A6. If the Elevation Certificate is being used to obtain flood insurance through the NFIP, the certifier must provide at least two photographs showing the front and rear of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and diagram number provided in Section A. If the building has split-level or multi-level areas, provide at least two additional photographs showing side views of the building. All photographs must be in color and measure at least 3"x3". Digital photographs are acceptable.

Item A7. Select the diagram on pages 7-8 that best represents the building. Then enter the diagram number and use the diagram to identify and determine the appropriate elevations requested in Items C2.a-g. If you are unsure of the correct diagram, select the diagram that most closely resembles the building being certified.

Item A8.a Provide the square footage of the crawl space or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurement from the outside of the crawl space or enclosure(s). Examples of elevated buildings constructed with crawl space and enclosure(s) are shown in Diagrams 6-8 on page 8. Diagram 2 or 4 should be used for a building constructed with a crawl space floor that is below the exterior grade on all sides.

Items A8.b-c Enter in Item A8.b the number of permanent flood openings in the crawl space or enclosure(s) walls that are no higher than 1.0 foot above the adjacent grade. Estimate the total net area of all such permanent flood openings in square inches, excluding any bars, louvers, or other covers of the permanent flood openings, and enter the total in Item A8.c. If the net

area cannot be reasonably estimated, provide the size of the flood openings without consideration of any covers and indicate in the Comments area the type of cover that exists in the flood openings. If the crawl space or enclosure(s) walls have no permanent openings within 1.0 foot above adjacent grade, enter "0" (zero) in Items A8.b-c.

Item A9.a Provide the square footage of the attached garage with or without permanent flood openings. Take the measurement from the outside of the garage.

Items A9.b-c Enter in Item A9.b the number of permanent flood openings in the attached garage that are no higher than 1.0 foot above the adjacent grade. This includes any openings that are in the garage door that are no higher than 1.0 foot above the adjacent grade. Estimate the total net area of all such permanent flood openings in square inches and enter the total in Item A9.c. If the garage has no permanent flood openings within 1.0 foot above adjacent grade, enter "0" (zero) in Items A9.b-c.

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Complete the Elevation Certificate on the basis of the FIRM in effect at the time of the certification.

The information for Section B is obtained by reviewing the FIRM panel that includes the building's location. Information about the current FIRM is available from the Federal Emergency Management Agency (FEMA) by calling 1-800-358-9616. If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR-F) has been issued by FEMA, please provide the letter date and case number in the Comments area of Section D or Section G, as appropriate.

For a building in an area that has been annexed by one community but is shown on another community's FIRM, enter the community name and 6-digit number of the annexing community in Item B1, the name of the new county in Item B2, and the FIRM index date for the annexing community in Item B6. Enter information from the actual FIRM panel that shows the building location, even if it is the FIRM for the previous jurisdiction, in Items B4, B5, B7, B8, and B9.

Item B1. NFIP Community Name & Community Number. Enter the complete name of the community in which the building is located and the associated 6-digit community number. For a newly incorporated community, use the name and 6-digit number of the new community. Under the NFIP, a "community" is any State or area or political subdivision thereof, or any Indian tribe or authorized native organization, that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the NFIP *Community Status Book*, available on FEMA's web site at <http://www.fema.gov/fema/csb.shtm>, or call 1-800-358-9616.

Item B2. County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter "unincorporated area." For an independent city, enter "independent city."

Item B3. State. Enter the 2-letter state abbreviation (for example, VA, TX, CA).

Items B4.-B5. Map/Panel Number and Suffix. Enter the 10-character "Map Number" or "Community Panel Number" shown on the FIRM where the building or manufactured (mobile) home is located. For maps in a county-wide format, the sixth character of the "Map Number" is the letter "C" followed by a four-digit map number. For maps not in a county-wide format, enter the "Community Panel Number" shown on the FIRM.

Item B6. FIRM Index Date. Enter the effective date or the map revised date shown on the FIRM Index.

Item B7. FIRM Panel Effective/Revised Date. Enter the map effective date or the map revised date shown on the FIRM panel. This will be the latest of all dates shown on the map. The current FIRM panel effective date can be determined by calling 1-800-358-9616.

Item B8. Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter "A" or "V" are considered Special Flood Hazard Areas. The flood zones are A, AE, A1-A30, V, VE, V1-V30, AH, AO, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO. Each flood zone is defined in the legend of the FIRM panel on which it appears.

Item B9. Base Flood Elevation(s). Using the appropriate Flood Insurance Study (FIS) Profile, Floodway Data Table, or FIRM panel, locate the property and enter the BFE (or base flood depth) of the building site. If the building is located in more than one flood zone in Item B8, list all appropriate BFEs in Item B9. BFEs are shown on a FIRM or FIS Profile for Zones A1-A30, AE, AH, V1-V30, VE, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO; flood depth numbers are shown for Zone AO. Use the AR BFE if the building is located in any of Zones AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO. In A or V zones where BFEs are not provided on the FIRM, BFEs may be available from another source. For example, the community may have established BFEs or obtained BFE data from other sources for the building site. For subdivisions and other developments of more than 50 lots or 5 acres, establishment of BFEs is required by the community's floodplain management ordinance. If a BFE is obtained from another source, enter the BFE in Item B9. In an A Zone where BFEs are not available, complete Section E and enter N/A for Section B, Item B9. Enter the BFE to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Item B10. Indicate the source of the BFE that you entered in Item B9. If the BFE is from a source other than FIS Profile, FIRM, or community, describe the source of the BFE.

Item B11. Indicate the elevation datum to which the elevations on the applicable FIRM are referenced as shown on the map legend. The vertical datum is shown in the Map Legend and/or the Notes to Users on the FIRM.

Item B12. Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). (OPAs are portions of coastal barriers that are owned by Federal, State, or local governments or by certain non-profit organizations and used primarily for natural resources protection.) Federal flood insurance is prohibited in designated CBRS areas or OPAs for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS or OPA designation. For the first CBRS designations, that date is October 1, 1983. An information sheet explaining CBRS areas and OPAs may be obtained on FEMA's web site at http://www.fema.gov/flhm/fmc_cb.rs.shtm.

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

Complete Section C if the building is located in any of Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO, or if this certificate is being used to support a request for a LOMA or LOMR-F. If the building is located in Zone AO or Zone A (without BFE), complete Section E instead. To ensure that all required elevations are obtained, it may be necessary to enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or machinery and equipment).

Surveyors may not be able to gain access to some crawl spaces to shoot the elevation of the crawl space floor. If access to the crawl space is limited or cannot be gained, follow one of these procedures.

- Use a yardstick or tape measure to measure the height from the floor of the crawl space to the "next higher floor," and then subtract the crawl space height from the elevation of the "next higher floor." If there is no access to the crawl space, use the exterior grade next to the structure to measure the height of the crawl space to the "next higher floor."
- Contact the local floodplain administrator of the community in which the building is located. The community may have documentation of the elevation of the crawl space floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawl space floor to the next higher floor, try to verify this by looking inside the crawl space through any openings or vents.

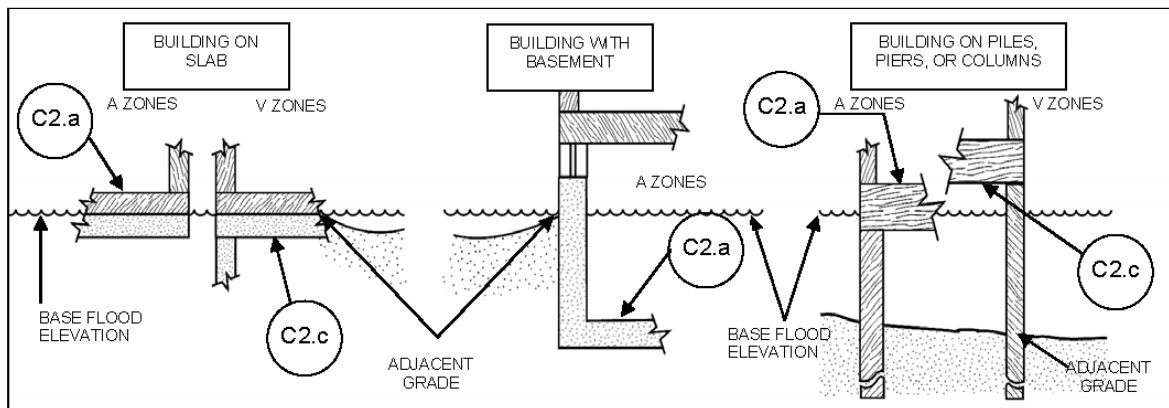
In all three cases, provide the elevation in the Comments area of Section D on the back of the form and a brief description of how the elevation was obtained.

Item C1. Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first two choices, a post-construction Elevation Certificate will be required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a-g. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

Item C2. A field survey is required for Items C2.a-g. Provide the benchmark utilized, the vertical datum for that benchmark, and any datum conversion necessary. Most control networks will assign a unique identifier for each benchmark. For example, the National Geodetic Survey uses the Permanent Identifier (PID). For the benchmark utilized, provide the PID or other

unique identifier assigned by the maintainer of the benchmark. Also provide the vertical datum for the benchmark elevation. Show the conversion from the field survey datum used if it differs from the datum used for the BFE entered in Item B9 and indicate the conversion software used. All elevations for the certificate, including the elevations for Items C2.a-g, must be referenced to the datum on which the BFE is based. Show the datum conversion, if applicable, in this section or in the Comments area of Section D. For property experiencing ground subsidence, the most recent reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C2.a-g to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Items C2.a-d Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item A7.) in Items C2.a-c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C2.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C2.c. If the flood zone cannot be determined, enter elevations for all of Items C2.a-g. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings elevated on a crawl space, Diagram 8, enter the elevation of the top of the crawl space floor in Item C2.a, whether or not the crawl space has permanent flood openings (flood vents). *If any item does not apply to the building, enter "N/A" for not applicable.*



Item C2.e Enter the lowest platform elevation of at least one of the following machinery and equipment items: elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners in an attached garage or enclosure or on an open utility platform that provides utility services for the building. Note that elevations for these specific machinery and equipment items are required in order to rate the building for flood insurance. Local floodplain management officials are required to ensure that all machinery and equipment servicing the building are protected from flooding. Thus, local officials may require that elevation information for all machinery and equipment, including ductwork, be documented on the Elevation Certificate. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter "N/A" for not applicable.*

Items C2.f-g Adjacent grade is defined as the elevation of the ground, sidewalk, patio slab, or deck support immediately next to the building. If the certificate is to be used to support a request for a LOMA or LOMR-F, provide in the Comments area the lowest adjacent grade elevation measured at the deck support or stairs if that elevation is lower than the building's lowest adjacent grade. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

Complete as indicated. This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Place your license number, your seal (as allowed by the State licensing board), your signature, and the date in the box in Section D. You are certifying that the information on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable

by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D, on the back of the certificate, to provide datum, elevation, or other relevant information not specified on the front.

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO & ZONE A (WITHOUT BFE)

Complete Section E if the building is located in Zone AO or Zone A (without BFE). Otherwise, complete Section C instead. Explain in the Section F Comments area if the measurement provided under Items E1.- E4. is based on the "natural grade."

Items E1.a and b Enter in Item E1.a the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG). Enter in Item E1.b the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the lowest adjacent grade (LAG). For buildings in Zone AO, the community's floodplain management ordinance requires the lowest floor of the building be elevated above the highest adjacent grade at least as high as the depth number on the FIRM. Buildings in Zone A (without BFE) may qualify for a lower insurance rate if an engineered BFE is developed at the site.

Item E2. For Building Diagrams 6-8 with permanent flood openings (see page 8), enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the next higher floor or elevated floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG).

Item E3. Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, for the top of attached garage slab. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) *If this item does not apply to the building, enter "N/A" for not applicable.*

Item E4. Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, of the platform elevation that supports the machinery and/or equipment servicing the building. Indicate machinery/equipment type in the Comments area of Section F. *If this item does not apply to the building, enter "N/A" for not applicable.*

Item E5. For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community's floodplain management ordinance.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

Complete as indicated. This section is provided for certification of measurements taken by a property owner or property owner's representative when responding to Sections A, B, and E. The address entered in this section must be the actual mailing address of the property owner or property owner's representative who provided the information on the certificate.

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Section C may be filled in by the local official as provided in the instructions below for Item G1. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

Check **Item G1.** if Section C is completed with elevation data from other documentation, including elevations obtained from the Community Rating System Elevation Software, that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by law to certify elevation information, and you performed the actual survey for a building in Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/A1-A30, AR/AE, AR/AH, or AR/AO, you must also complete Section D.

Check **Item G2.** if information is entered in Section E by the community for a building in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

Check **Item G3**, if the information in Items G4.-G9, has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G4.-G9, provide a way to document these determinations.

Item G4. Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

Item G5. Date Permit Issued. Enter the date the permit was issued for the building.

Item G6. Date Certificate of Compliance/Occupancy Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

Item G7. New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement. The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

Item G8. As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

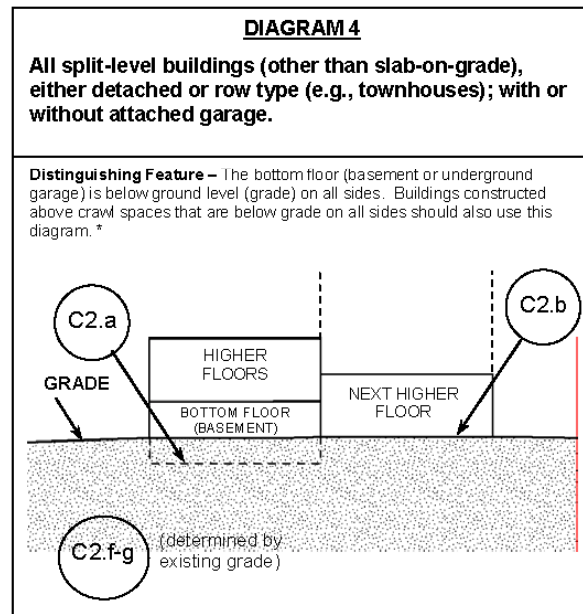
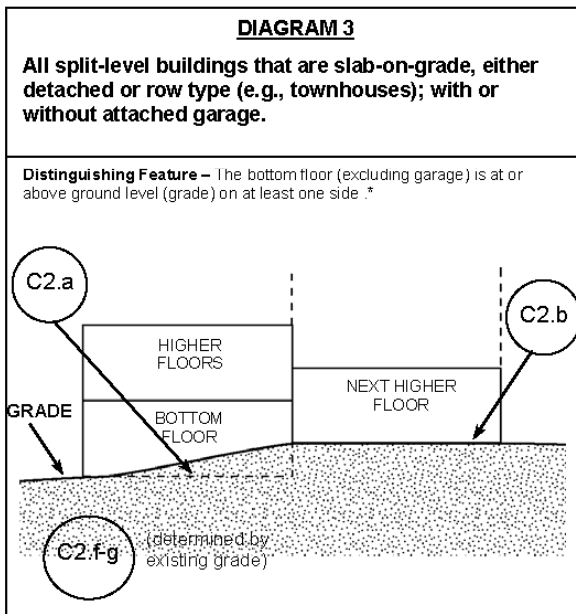
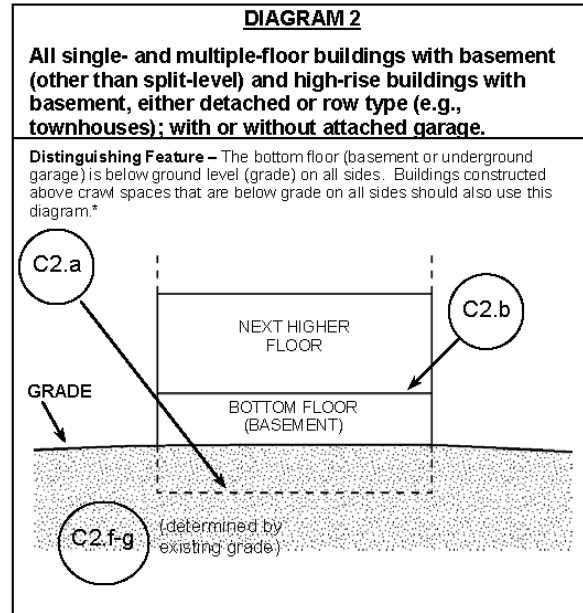
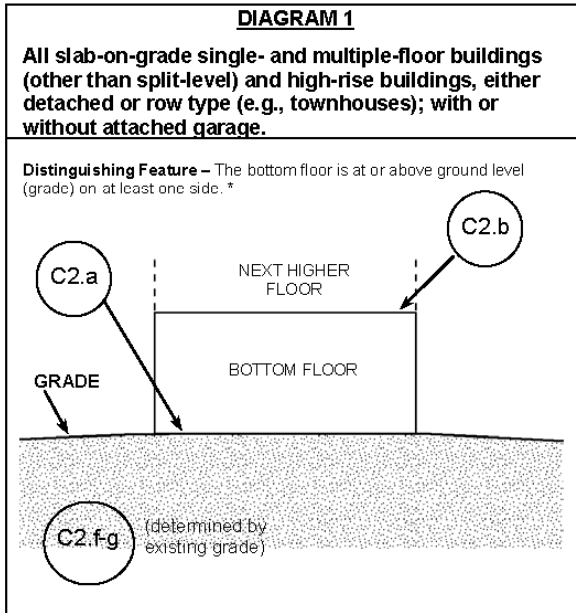
Item G9. BFE. Using the appropriate FIRM panel, FIS Profile, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

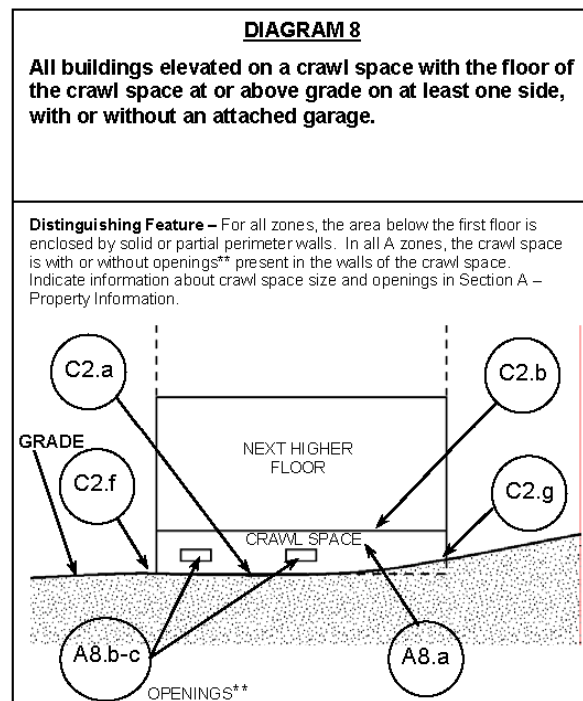
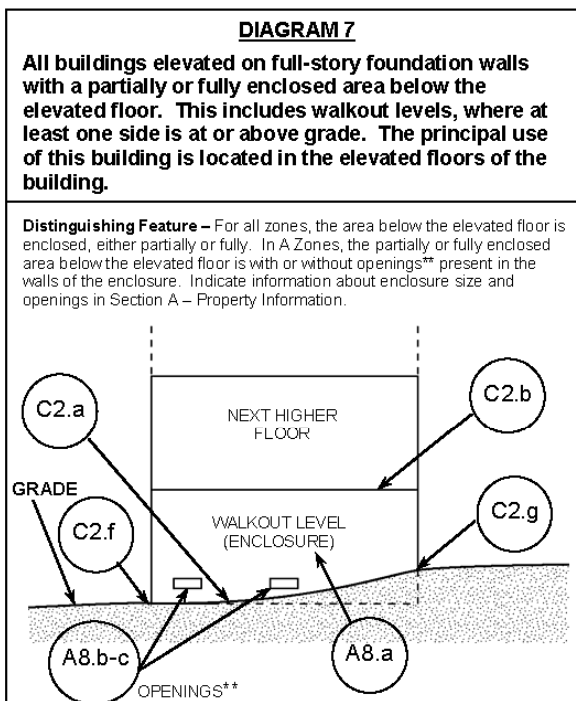
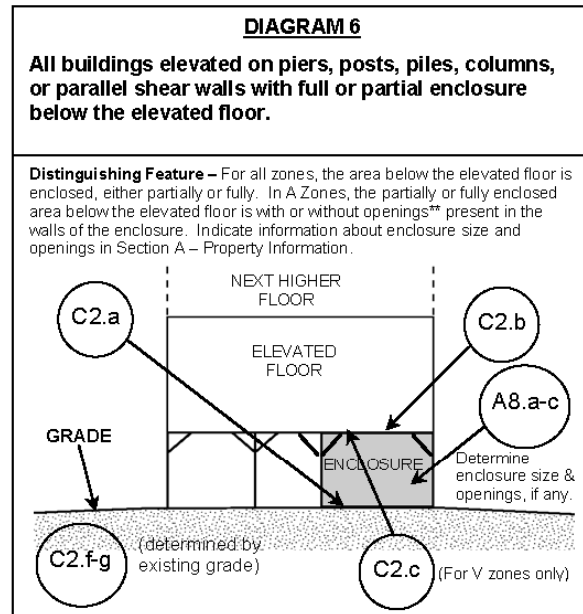
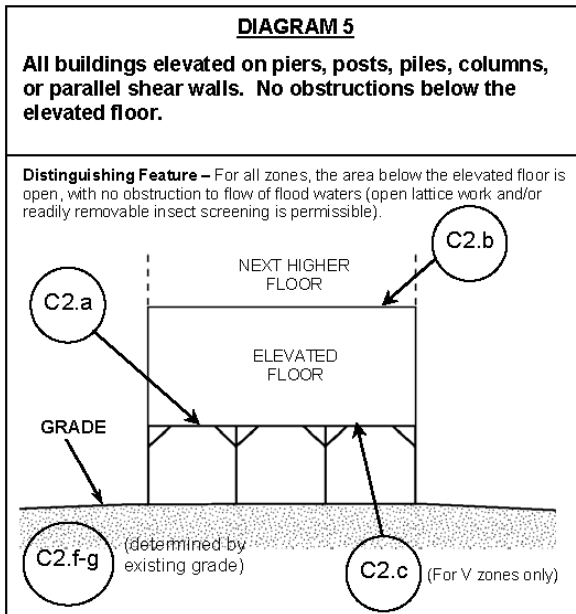
BUILDING DIAGRAMS

The following eight diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item A7., the square footage of crawl space or enclosure(s) and the area of flood openings in square inches in Items A8.a-c, the square footage of attached garage and the area of flood openings in square inches in Items A9.a-c, and the elevations in Items C2.a-g.

In A zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, the floor elevation is taken at the bottom of the lowest horizontal structural member (see drawing in instructions for Section C).



* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.



** An "opening" is defined as a permanent opening in a wall that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawl spaces with a total net area of not less than one square inch for every square foot of area enclosed. Each opening must be on different sides of the enclosed area. If a building has more than one enclosed area, each area must have openings on exterior walls to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the grade underneath the flood vents. Alternatively, you may submit a certification by a registered professional engineer or architect that the design will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening.



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

OLD EDITION

NATIONAL FLOOD INSURANCE PROGRAM ELEVATION CERTIFICATE

PAPERWORK BURDEN DISCLOSURE NOTICE

FEMA Form 81-31

The public reporting burden for this form is estimated to be 3.0 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing, reviewing, and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number appears in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (3067-0077). NOTE: Please do not send your completed form to the above address.

PURPOSE OF THE ELEVATION CERTIFICATE

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP). It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR-F).

The Elevation Certificate is required in order to properly rate post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), for flood insurance Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO. The Elevation Certificate is not required for pre-FIRM buildings unless the building is being rated under the optional post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt a floodplain management ordinance that specifies minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings and maintain a record of such information. The Elevation Certificate provides a way for a community to comply with this requirement.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

**FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM**

ELEVATION CERTIFICATE

O.M.B. No. 3067-0077
Expires December 31, 2005

Important: Read the instructions on pages 1 - 7.

SECTION A - PROPERTY OWNER INFORMATION		For Insurance Company Use:
BUILDING OWNER'S NAME		Policy Number
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.		Company NAIC Number
CITY	STATE	ZIP CODE
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use a Comments area, if necessary.)		
LATITUDE/LONGITUDE (OPTIONAL) (##° - ##' - ###.###" or ###.####")	HORIZONTAL DATUM: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	SOURCE: <input type="checkbox"/> GPS (Type): _____ <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other _____

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER		B2. COUNTY NAME		B3. STATE	
B4. MAP AND PANEL NUMBER	B5. SUFFIX	B6. FIRM INDEX DATE	B7. FIRM PANEL EFFECTIVE/REVISED DATE	B8. FLOOD ZONE(S)	B9. BASE FLOOD ELEVATION(S) (Zone AO, use depth of flooding)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9. <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe): _____					
B11. Indicate the elevation datum used for the BFE in B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe): _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____					

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)	
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.	
C2. Building Diagram Number ____ (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)	
C3. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO Complete Items C3.a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion. Datum _____ Conversion/Comments _____	
Elevation reference mark used _____ Does the elevation reference mark used appear on the FIRM? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> a) Top of bottom floor (including basement or enclosure) _____ ft.(m) <input type="checkbox"/> b) Top of next higher floor _____ ft.(m) <input type="checkbox"/> c) Bottom of lowest horizontal structural member (V zones only) _____ ft.(m) <input type="checkbox"/> d) Attached garage (top of slab) _____ ft.(m) <input type="checkbox"/> e) Lowest elevation of machinery and/or equipment servicing the building (Describe in a Comments area.) _____ ft.(m) <input type="checkbox"/> f) Lowest adjacent (finished) grade (LAG) _____ ft.(m) <input type="checkbox"/> g) Highest adjacent (finished) grade (HAG) _____ ft.(m) <input type="checkbox"/> h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade _____ <input type="checkbox"/> i) Total area of all permanent openings (flood vents) in C3.h _____ sq. in. (sq. cm)	License Number, Embossed Seal, Signature, and Date

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION			
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information in Sections A, B, and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.			
CERTIFIER'S NAME		LICENSE NUMBER	
TITLE		COMPANY NAME	
ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE	DATE	TELEPHONE	

IMPORTANT: In these spaces, copy the corresponding information from Section A.			For Insurance Company Use:
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.			Policy Number
CITY	STATE	ZIP CODE	Company NAIC Number

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

COMMENTS

☐ Check here if attachments

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zone AO and Zone A (without BFE), complete Items E1. through E5. If the Elevation Certificate is intended for use as supporting information for a LOMA or LOMR-F, Section C must be completed.

- E1. Building Diagram Number _____ (Select the building diagram most similar to the building for which this certificate is being completed – see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)
- E2. The top of the bottom floor (including basement or enclosure) of the building is _____ ft. (m) _____ in. (cm) _____ above or _____ below (check one) the highest adjacent grade. (Use natural grade, if available.)
- E3. For Building Diagrams 6-8 with openings (see page 7), the next higher floor or elevated floor (elevation b) of the building is _____ ft. (m) _____ in. (cm) above the highest adjacent grade. Complete Items C3.h and C3.i on front of form.
- E4. The top of the platform of machinery and/or equipment servicing the building is _____ ft. (m) _____ in. (cm) _____ above or _____ below (check one) the highest adjacent grade. (Use natural grade, if available.)
- E5. For Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, C (Items C3.h and C3.i only), and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, C, and E are correct to the best of my knowledge.*

PROPERTY OWNER'S OR OWNER'S AUTHORIZED REPRESENTATIVE'S NAME

ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE	DATE	TELEPHONE	
COMMENTS			

☐ Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below.

- G1. ☐ The information in Section C was taken from other documentation that has been signed and embossed by a licensed surveyor, engineer, or architect who is authorized by state or local law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. ☐ The following information (Items G4-G9) is provided for community floodplain management purposes.

G4. PERMIT NUMBER	G5. DATE PERMIT ISSUED	G6. DATE CERTIFICATE OF COMPLIANCE/OCCUPANCY ISSUED
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G7. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building is: _____ . _____ ft. (m) Datum: _____

G9. BFE or (in Zone AO) depth of flooding at the building site is: _____ . _____ ft. (m) Datum: _____

LOCAL OFFICIAL'S NAME	TITLE
COMMUNITY NAME	TELEPHONE
SIGNATURE	DATE
COMMENTS	

☐ Check here if attachments

INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by law to certify elevation information when elevation information is required for Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO. Community officials who are authorized by law or ordinance to provide floodplain management information may also complete this form. For Zones AO and A (without BFE), a community official, a property owner, or an owner's representative may provide information on this certificate, unless the elevations are intended for use in supporting a LOMA or LOMR-F. Certified elevations must be included if the purpose of completing the Elevation Certificate is to obtain a LOMA or LOMR-F.

In Puerto Rico only, elevations for building information and flood hazard information may be entered in meters.

SECTION A - PROPERTY OWNER INFORMATION

This section identifies the building, its location, and its owner. Enter the name(s) of the building owner(s), the building's complete street address, and the lot and block number. If the building's address is different from the owner's address, enter the address of the building being certified. If the address is a rural route or a Post Office box number, enter the lot and block numbers, the tax parcel number, the legal description, or an abbreviated location description based on distance and direction from a fixed point of reference. For the purposes of this certificate, "building" means both a building and a manufactured (mobile) home.

A map may be attached to this certificate to show the location of the building on the property. A tax map, FIRM, or detailed community map is appropriate. If no map is available, provide a sketch of the property location, and the location of the building on the property. Include appropriate landmarks such as nearby roads, intersections, and bodies of water. For building use, indicate whether the building is residential, non-residential, an addition to an existing residential or non-residential building, an accessory building (e.g., garage), or other type of structure. Use the Comments area of Section F if needed.

If latitude and longitude data are available, enter them in degrees, minutes, and seconds, or in decimal degrees, taken at the center of the front of the building. Enter arc seconds to two decimal places. Indicate the horizontal datum and the source of the measurement data (for example, taken with GPS, scaled from a USGS Quad Map, etc.).

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Complete the Elevation Certificate on the basis of the FIRM in effect at the time of the certification.

The information for Section B is obtained by reviewing the FIRM panel that includes the building's location. Information about the current FIRM and a pamphlet titled "Guide to Flood Maps" are available from the Federal Emergency Management Agency (FEMA) website at <http://www.fema.gov> or by calling 1-800-427-4661. If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR-F) has been issued by FEMA, please provide the letter date and case number in the Comments area of Section D or Section G, as appropriate.

Item B1. NFIP Community Name & Community Number. Enter the complete name of the community in which the building is located and the associated 6-digit community number. For a building that is in an area that has been annexed by one community but is shown on another community's FIRM, enter the community name and 6-digit number of the annexing community. For a newly incorporated community, use the name and 6-digit number of the new community. Under the NFIP, a "community" is any State or area or political subdivision thereof, or any Indian tribe or authorized native organization, that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the NFIP *Community Status Book*, available on FEMA's website at <http://www.fema.gov> or by calling 1-800-427-4661.

Item B2. County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter "unincorporated area." For an independent city, enter "independent city."

Item B3. State. Enter the 2-letter state abbreviation (for example, VA, TX, CA).

Item B4. Map and Panel Number. Enter the 10-digit number shown on the FIRM panel where the building or manufactured (mobile) home is located. The first six digits will not match the NFIP community number: 1) when the sixth digit is a “C,” in which case the FIRM panel is in a countywide format; or 2) when one community has annexed land from another community but the FIRM panel has not been updated to reflect this annexation. If the sixth digit is a “C,” it is followed by a four-digit map number. For maps not in countywide format, enter the “community panel number” shown on the FIRM.

Item B5. Suffix. Enter the suffix letter shown on the FIRM panel that includes the building’s location.

Item B6. FIRM Index Date. Enter the effective date or map revised date shown on the FIRM Index.

Item B7. FIRM Panel Effective/Revised Date. Enter the map effective date or the map revised date shown on the FIRM panel. This will be the latest of all dates shown on the map. The current FIRM panel effective date can be determined by calling 1-800-427-4661.

Item B8. Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter “A” or “V” are considered Special Flood Hazard Areas. The flood zones are A, AE, A1-A30, V, VE, V1-V30, AH, AO, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO. Each flood zone is defined in the legend of the FIRM panel on which it appears.

Item B9. Base Flood Elevation(s). Using the appropriate Flood Insurance Study (FIS) Profile, Flood Elevation Table, or FIRM panel, locate the property and enter the BFE (or base flood depth) of the building site. If the building is located in more than one flood zone in Item B8., list all appropriate BFEs in Item B9. BFEs are shown on a FIRM or FIS Profile for Zones A1-A30, AE, AH, V1-V30, VE, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO; flood depth numbers are shown for Zone AO. Use the AR BFE if the building is located in any of Zones AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO. In A or V zones where BFEs are not provided on the FIRM, the community may have established BFEs or obtained BFE data from other sources. For subdivisions and other developments of more than 50 lots or 5 acres, establishment of BFEs is required by the community’s floodplain management ordinance. If the BFE is obtained from another source, enter the BFE in Item B9.

Item B10. Indicate the source of the BFE that you entered in Item B9.

Item B11. Indicate the elevation datum to which the elevations on the applicable FIRM are referenced.

Item B12. Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). Federal flood insurance is prohibited in designated CBRS areas for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS designation. An information sheet explaining CBRS areas may be obtained on FEMA’s website at <http://www.fema.gov> or by calling 1-800-427-4661.

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

Complete Section C if the building is located in any of Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO, or if this certificate is being used to support a LOMA or LOMR-F. If the building is located in Zone AO or Zone A (without BFE), complete Section E instead. To ensure that all required elevations are obtained, it may be necessary to enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or machinery and equipment).

Surveyors may not be able to gain access to some crawl spaces to shoot the elevation of the crawl space floor. If access to the crawl space cannot be gained, use the following guidance:

- Use a yardstick or tape measure to measure the floor height to the “next higher floor,” and then subtract the crawl space height from the elevation of the “next higher floor.”
- Contact the local floodplain administrator of the community that the building is located in. The community may have documentation of the elevation of the crawl space floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawl space floor to the next higher floor, try to verify this by looking inside the crawl space through any openings or vents.

In all three cases, provide the elevation in the Comments area and a brief description of how the elevation was obtained.

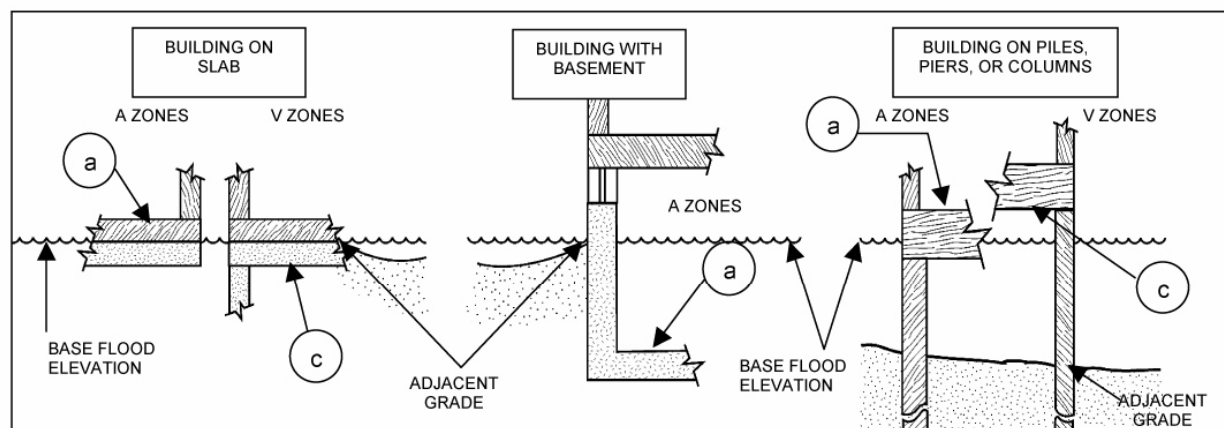
Item C1. Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first two choices, a post-construction Elevation Certificate will be

required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C3.a-g. Use the Comments area to provide elevations obtained from the construction plans or drawings. Select “finished construction” only when all machinery and/or equipment—furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment—have been installed and the grading around the building is completed.

Item C2. Select the diagram on pages 6 and 7 that best represents the building. Then enter the diagram number and use the diagram to identify and determine the appropriate elevations requested in Items C3.a-g. If you are unsure of the correct diagram, select the diagram that most closely resembles the building being certified, or provide a sketch or photograph of the building and enter all elevations in Items C3.a-g.

Item C3. Indicate whether the elevation reference mark (benchmark) used during the field survey is an elevation mark on the FIRM. If it is not, indicate the source and datum for the elevation. Vertical control benchmarks other than those shown on the FIRM are acceptable for elevation determinations. Show the conversion from the field survey datum used to the datum used for the BFE(s) entered in Item B9. All elevations for the certificate must be referenced to the datum on which the BFE is based. Show the datum conversion, if applicable, in this section or in the Comments area of Section D. For property experiencing ground subsidence, the most recently adjusted reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C3.a-g to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Items C3.a-d. Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item C2.) in Items C3.a-c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C3.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C3.c. If the flood zone cannot be determined, enter elevations for all of Items C3.a-g. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings elevated on a crawl space, Diagram 8, enter the elevation of the top of the crawl space floor in Item C3.a, whether or not the crawl space has openings (flood vents). *If any item does not apply to the building, enter “N/A” for not applicable.*



Item C3.e. Enter the lowest elevation of machinery and/or equipment—furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment—in an attached garage or enclosure or on an open utility platform that provides utility services for the building. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter “N/A” for not applicable.*

Items C3.f-g. Adjacent grade is defined as the elevation of the ground, sidewalk, patio slab, or deck support immediately next to the building. If the certificate is to be used for a LOMA or LOMR-F, provide in the Comments area the lowest adjacent grade elevation measured at the deck support or stairs if that elevation is lower than the building's lowest adjacent grade. For

Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

Items C3.h-i. Enter the number of permanent openings (flood vents) in the walls supporting the building, including the attached garage, that are no higher than 1.0 foot above the adjacent grade. Determine the total area of all such openings in square inches (square cm, in Puerto Rico), and enter the total in Item C3.i. If the building has no permanent openings (flood vents) within 1.0 foot above adjacent grade, enter “0” (zero) for each of Items C3.h and C3.i. Enter in the Comments area whether the openings are on the foundation walls of the building and/or on the walls of the garage.

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

Complete as indicated. This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Place embossed seal and signature in the box next to elevations in Section C. A flat stamp is acceptable only in states that do not authorize use of an embossed seal over the signature of a professional. You are certifying that the information in Sections A, B, and C on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D, on the back of the certificate, to provide datum, elevation, or other relevant information not specified on the front.

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO & ZONE A (WITHOUT BFE)

Complete Section E if the building is located in Zone AO or Zone A (without BFE). Otherwise, complete Section C instead.

Item E1. Select the diagram on pages 6 and 7 that best represents the building; then enter the diagram number. If you are unsure of the correct diagram, select the diagram that most closely resembles the building, or provide a sketch or photograph. Explain in the Comments area if the measurement provided under Item E.2, E.3, or E.4 is based on the “natural grade.”

Item E2. Enter the height in feet and inches (meters and centimeters, in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG). For post-FIRM buildings in Zone AO, the community’s floodplain management ordinance requires that this value equal or exceed the base flood depth on the FIRM. Buildings in Zone A (without BFE) may qualify for a lower insurance rate if an engineered BFE is developed at the site.

Item E3. For Building Diagrams 6-8 with proper openings (see page 7), enter the height in feet and inches (meters and centimeters, in Puerto Rico) of the next higher floor or elevated floor (as indicated in the applicable diagram) above the highest adjacent grade (HAG). Be sure that you have completed Items C3.h and C3.i on the front of the form to show the number of permanent openings (flood vents) within 1 foot above adjacent grade and the total area of the openings.

Item E4. Enter the height in feet and inches, in relation to the highest adjacent grade next to the building, of the platform that supports the machinery and/or equipment servicing the building. Indicate machinery/equipment type in the Comments area of Section E. *If this item does not apply to the building, enter “N/A” for not applicable.*

Item E5. For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community’s floodplain management ordinance.

SECTION F - PROPERTY OWNER (OR OWNER’S REPRESENTATIVE) CERTIFICATION

Complete as indicated. This section is provided for certification of measurements taken by a property owner or property owner’s representative when responding to Sections A, B, C (Items C3.h and C3.i only), and E. The address entered in this section must be the actual mailing address of the property owner or property owner’s representative who provided the information on the certificate.

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

Check **Item G1**, if Section C is completed with elevation data from other documentation, including elevations obtained from the Community Rating System Elevation Software, that has been signed and embossed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by law to certify elevation information, and you performed the actual survey for a building in Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/A1-A30, AR/AE, AR/AH, or AR/AO, you must also complete Section D.

Check **Item G2**, if information is entered in Section E by the community for a building in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

Check **Item G3**, if the information in Items G4-G9 has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G4-G9 provide a way to document these determinations.

Item G4. Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

Item G5. Date Permit Issued. Enter the date the permit was issued for the building.

Item G6. Date Certificate of Compliance Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

Item G7. New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement. The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

Item G8. As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

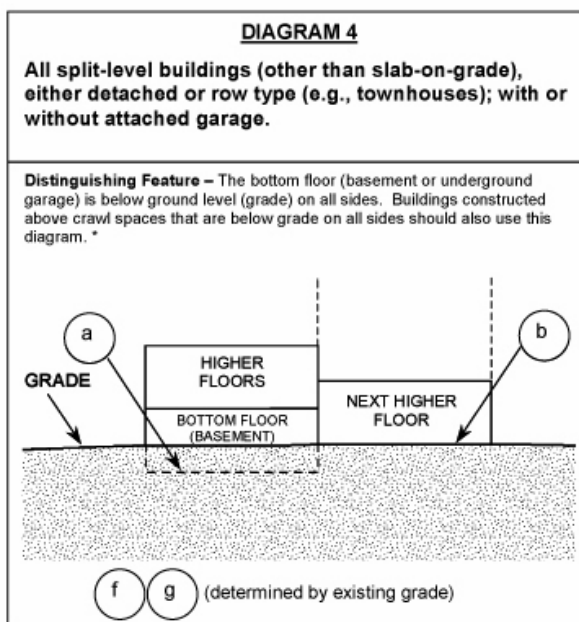
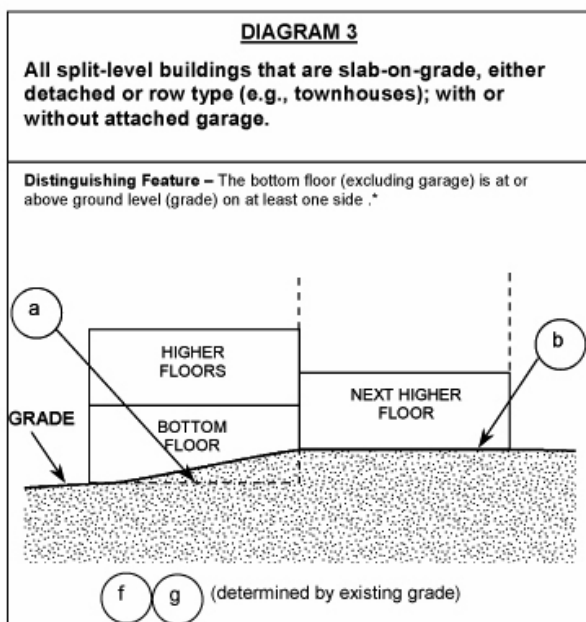
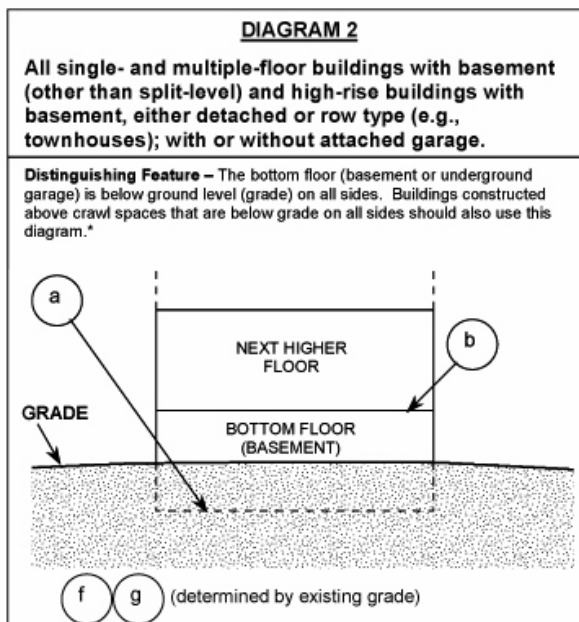
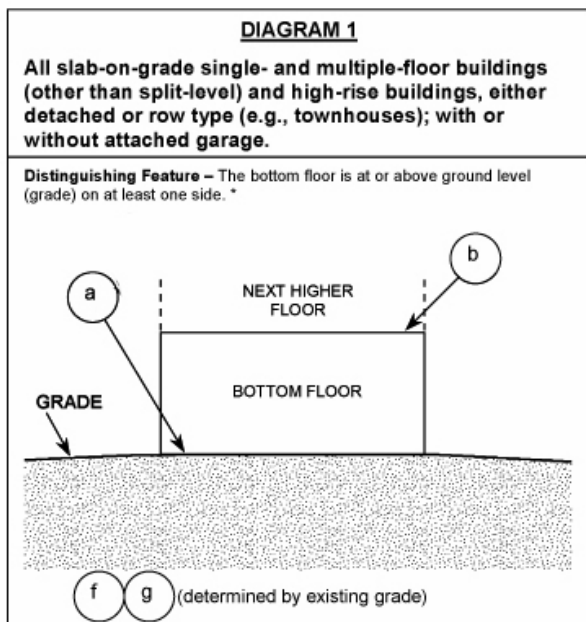
Item G9. BFE. Using the appropriate FIRM panel, FIS, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

BUILDING DIAGRAMS

The following eight diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item C2. and the elevations in Items C3.a-C3.g.

In A zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, the floor elevation is taken at the bottom of the lowest horizontal structural member (see drawing in instructions for Section C).



* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

DIAGRAM 5

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.

Distinguishing Feature – For all zones, the area below the elevated floor is open, with no obstruction to flow of flood waters (open lattice work and/or readily removable insect screening is permissible).

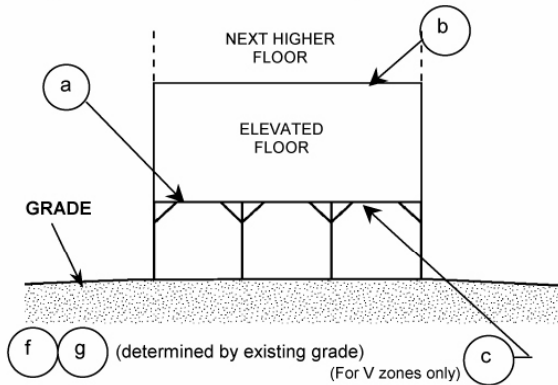


DIAGRAM 6

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about openings in Section C, Building Elevation Information (Survey Required).

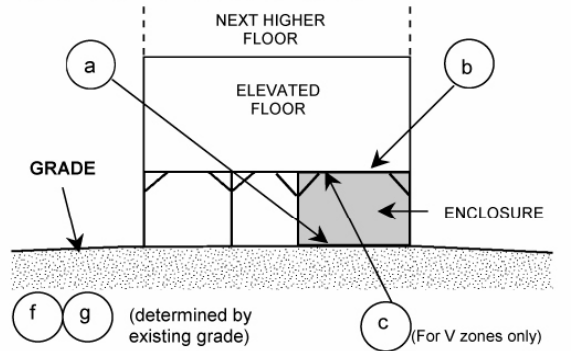


DIAGRAM 7

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about openings in Section C, Building Elevation Information (Survey Required).

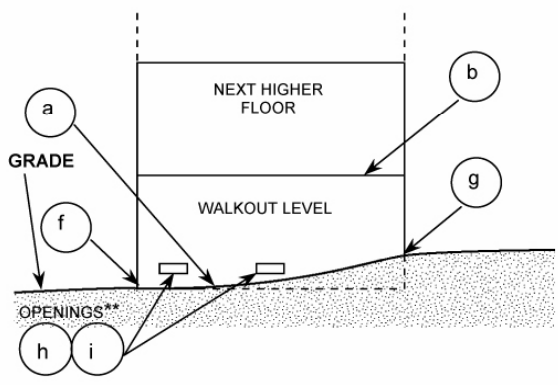
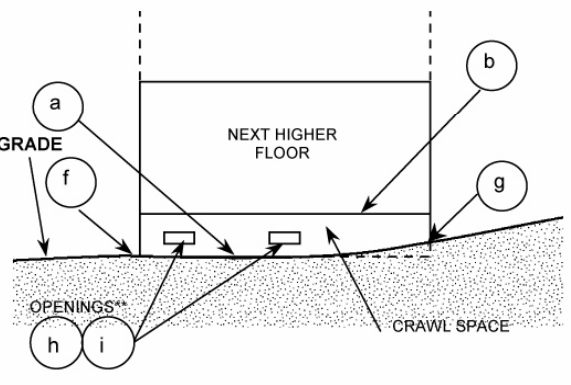


DIAGRAM 8

All buildings elevated on a crawl space with the floor of the crawl space at or above grade on at least one side, with or without an attached garage.

Distinguishing Feature – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawl space is with or without openings** present in the walls of the crawl space. Indicate information about the openings in Section C, Building Elevation Information (Survey Required).



** An "opening" (flood vent) is defined as a permanent opening in a wall that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawl spaces with a total net area of not less than one square inch for every square foot of area enclosed. Each opening must be on different sides of the enclosed area. If a building has more than one enclosed area, each area must have openings on exterior walls to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the grade underneath the flood vents. Alternatively, you may submit a certification by a registered professional engineer or architect that the design will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening.

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in NFIP **Regular Program communities**.

The maximum one- to four-family residential coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available for other residential properties. The maximum non-residential coverage combination is \$500,000 building and \$500,000 contents.

Only one building can be insured per policy, and only one policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for building/contents coverage or contents-only coverage under the PRP, the building must be in a B, C, or X Zone **on the effective date of the policy**. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. NFIP map grandfathering rules do not apply to the PRP. For the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of single-family, two- to four-family, and non-residential properties. Combined building and contents coverage is not available for other residential.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If one of the following conditions exists, regardless of any change(s) in ownership of the building, then the building is **not eligible** for the PRP:

- 2 flood insurance claim payments, each more than \$1,000; or
- 3 or more flood insurance claim payments, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants), each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants), regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each more than \$1,000.

In reviewing a building's flood loss history for PRP eligibility, be aware that:

- A flood insurance claim payment (building and/or contents) and a Federal flood disaster relief payment (including loans and grants) for the same loss are considered a single payment.
- Federal flood disaster relief payments (including loans and grants) are considered only if the building suffered flood damage.

D. Exclusions

- The PRP is **not available** in Special Flood Hazard Areas or in Emergency Program communities.
- Other residential properties are **not eligible** for building coverage.

THE PRP AT A GLANCE

POLICY TYPE	OCCUPANCY/MAXIMUM LIMITS		
	1-4 Family	Other Residential	Non-Residential
Combined Building/ Contents	\$250,000/ \$100,000	No Coverage	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2.

- Contents located entirely in a basement are **not eligible** for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium associations, unit owners, and their tenants are **not eligible** for the PRP, **except** for:
 - A townhouse/rowhouse building insured under the unit owner's name;
 - A detached, single-family dwelling insured under the unit owner's name.
 - Contents-only coverage for tenants occupying townhouse/rowhouse buildings or detached, single-family dwellings.
- Increased Cost of Compliance (ICC) coverage is **not available** for condominium units. (See footnote 3 on page PRP 3.)

III. DOCUMENTATION

All Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following:

- A Letter of Map Amendment (LOMA)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (LODR)
- A copy of the most recent flood map marked to show the exact location and flood zone of the building
- A letter indicating the exact location and flood zone of the building, and signed and dated by a local community official
- An elevation certificate indicating the exact location and flood zone of the building, and signed and dated by a surveyor, engineer, architect, or local community official
- A flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

IV. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as a PRP. Such a risk must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

V. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to a policy written as a PRP.

VI. REPLACEMENT COST COVERAGE

Replacement cost coverage applies **only if** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

VII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- Probation fees will be charged.
- The Federal Policy Fee of \$11.00 is included in the premium and is not subject to commission.
- The ICC premium is included.

VIII. DEDUCTIBLES

The standard deductible for PRPs is \$500. Optional deductibles are not available for PRPs.

IX. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See page END 5 for an example.
- Correct misratings, such as incorrect building description or community number.

X. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING

A policy written as a Standard B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or rewritten as a PRP for only the current policy term.

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

H. Property Location

1. Check YES if the location of the property being insured is the same as the address entered in the "Insured's Mailing Address" section. Leave the rest of this section blank unless there is more than one building at the property location.
2. If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.
3. If NO, provide the address or location of the property to be insured.
4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

I. Community

1. Enter the name of the county or parish where the property is located.
2. Check YES if the property is located in an unincorporated area of a county; otherwise, check NO.
3. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of application. Community number and status may be obtained by calling the writing company, consulting a local community official, or referencing the NFIP *Community Status Book* online at www.fema.gov/fema/csb.shtm.
4. Enter the Flood Insurance Rate Map zone.

J. Building and Contents

Complete all required information in this section.

1. Check building occupancy: Single Family, 2-4 Family, Other Residential, or Non-Residential (incl. Hotel/Motel).
2. Enter date of construction.
3. Check building type. If the building has a basement or enclosure, count the base-

ment or enclosure as a floor. If the building type is a manufactured (mobile) home/travel trailer on foundation, enter the make, model, and serial number in the block at the bottom of this section.

4. Check the "Y" box (YES) or the "N" box (NO) for "CONDO UNIT" and "TOWNHOUSE/ROWHOUSE CONDO UNIT."
5. Check location of building's contents. (Contents located entirely in a basement are not eligible for contents-only coverage.)
6. Check YES if the building is the insured's principal residence; otherwise, check NO.
7. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

K. Notice

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy.

L. Premium

1. Enter the coverage selected, and the premium, from the appropriate table on the back of the application form.
2. Add the \$50.00 Probation Surcharge, if applicable. Deduct \$1.00 if this is an application for a townhouse/rowhouse condominium unit.

M. Signature

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

A credit card payment by VISA, MasterCard, Diner's Club, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Preferred Risk Policy Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

The NFIP **Preferred Risk Policy** does not appear in this revision,
pending OMB approval of a new expiration date.

The NFIP **General Change Endorsement Form** does not appear in this revision,
pending OMB approval of a new expiration date.

POLICY RENEWALS

I. GENERAL INFORMATION

The Standard Flood Insurance Policy is not a continuous policy. Each policy contract expires at 12:01 a.m. on the last day of the policy term. Renewal of an expiring policy establishes a new policy term and new contractual agreement between the policyholder and the Federal Emergency Management Agency. The NFIP must issue a notice of expiration not less than 45 days before the expiration of the flood insurance policy by first class mail to the owner of the property, the servicer of any loan secured by the property, and (if known) the owner of the loan.

All policies, including Submit-for-Rate, must be renewed using the rates in effect on the renewal date.

Policy renewal documentation and premium should be submitted to the NFIP in advance of the policy expiration date to ensure there is no lapse in coverage. There are two ways to renew a policy written directly with the National Flood Insurance Program or WYO Company:

1. The producer should complete the **entire** Flood Insurance Application when recertifying or changing policy information, and mail it with the Total Prepaid Amount to the NFIP.

The 30-day waiting period applies when an additional amount of insurance requested at renewal time is higher than the amount listed on the renewal bill provided by the insurer. The beginning of the waiting period is determined by the standard rules.

OR

2. The payor should respond to a Renewal Notice by selecting an option shown on the direct mail notice and returning it with the Total Prepaid Amount to the NFIP.

II. RENEWAL NOTICE

All parties listed on the policy (insured, agent, mortgagees) are mailed a Renewal Notice 45 days prior to the policy expiration date. The party designated on the policy record as the payor receives the payor's copy of the bill; all other parties receive a copy that states "THIS IS NOT A BILL."

A. Renewing for the Same Coverage – Option A

Option A of the Renewal Notice shows current amounts of insurance and deductibles at the time the Renewal Notice is printed

B. Inflation Factor – Option B

Option B shows premium for amounts of insurance increased by an inflation factor of 10 percent for building coverage and 5 percent for contents coverage. The current deductible is used. For Preferred Risk Policies, Option B is the next higher coverage package available. There is no waiting period if Option B is chosen. The inflation option will be no higher than the replacement cost on record for that policy. If coverage higher than the current replacement cost on record is desired, updated replacement cost documentation must be submitted.

C. No Renewal Notice Generated

Renewal Notices will not be generated for the following situations:

1. Building under construction
2. Tentatively rated policy
3. Suspended community
4. Provisional rating
5. Group Flood Insurance policy
6. PRP ineligibility
7. Section 1316 property

III. PREMIUM PAYMENT DUE

To ensure that the policy is renewed without a lapse in coverage, the premium must be received by the NFIP within 30 days after the expiration date. As an alternative, the premium can be mailed by certified mail within 30 days after the expiration date. The term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 8. Use the renewal date plus 29 days to determine if the renewal premium was received within 30 days.

Renewal payments may also be paid by VISA, MasterCard, American Express, or Diners Club. Use the detachable payment stub at the bottom of the Renewal and Final Notices, or use the Credit Card Payment Form at the end of this section. The form is also available in the Forms Library on the NFIP Servicing Agent's web site at www.nfipservices.com. If a charge is declined, you will be notified by mail.

IV. FINAL NOTICE

If the premium payment is not received by the NFIP by the date of expiration, a Final Notice is produced. This notice is mailed to the producer, insured, and mortgagee. The expired policy will be reissued with a new effective date if the premium payment is not received by the NFIP within 30 days following the policy expiration date.

Mortgagee protection under the policy shall continue in force after the expiration of the policy for 30 days from the mailing date.

V. RENEWAL EFFECTIVE DATE DETERMINATION

Renewal dates are calculated as follows:

- If the Final Notice and the premium payment are received by the NFIP within 30 days following the expiration, the policy will be issued under the same policy number as the previous term, with no lapse in coverage. For example, if the policy expires on May 1, the Final Notice and premium payment must be received on or before May 30.
- If the Final Notice and the premium payment are received by the NFIP after the 30-day period, but within 90 days following the expiration, the policy will be placed in force 30 days following receipt by the NFIP.
- If the Final Notice and the premium payment are received after 90 days following the expiration date, the agent

must submit a new application with the full annual premium. The standard 30-day wait rules will apply.

VI. INSUFFICIENT RENEWAL INFORMATION

To generate Renewal Notices and Final Notices, the NFIP must have received acceptable application data. A Renewal Notice will not be generated in cases where a policy application has not been corrected prior to the start of a renewal cycle. Therefore, it is important that producers respond immediately to the requests for additional information.

VII. ENDORSEMENTS DURING RENEWAL CYCLE

Endorsements received at the NFIP within 75 days of the policy expiration date may not be reflected on the renewal bill. The producer should, therefore, ensure that the new policy is properly endorsed after renewal.

The producer should use a renewal application to ensure that all changes are reflected on the renewal.

VIII. SEVERE REPETITIVE LOSS PROPERTIES

Severe Repetitive Loss (SRL) properties are a subset of the properties whose policies were formerly assigned to the Repetitive Loss Target Group, which has been phased out. Effective January 1, 2007, all policy transactions for SRL properties must be processed by the NFIP Special Direct Facility. See the new SRL section of this manual for information.

SUMMARY OF POLICY NOTICES

<u>NOTICES</u>	<u>INSURED</u>	<u>PRODUCER</u>	<u>MORTGAGEE</u>
RENEWAL NOTICE <i>Shown on pages REN 4-5</i>	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.	NFIP mails notice for payment 45 days prior to renewal date.
FINAL NOTICE <i>Shown on pages REN 6-7</i>	NFIP mails notice on policy expiration date.	NFIP mails notice on policy expiration date.	NFIP mails a 30-day notice of nonrenewal on expiration date. Mortgagee protection terminates 30 days after mailing of notice.
POLICY DECLARATIONS PAGE <i>Not shown</i>	NFIP mails Policy Declarations Page.	NFIP mails Policy Declarations Page.	NFIP mails Policy Declarations Page.



FEMA

Policy Number:
Policy Expiration Date:
Billing Date:

Payor:

Agent:

Insured Property Location:

RENEWAL NOTICE: Your flood insurance is about to expire on the date shown above. Please follow renewal instructions on the remittance coupon below.

Special Instructions:

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A. CURRENT COVERAGE					
B. INCREASED COVERAGE					

See reverse side of bill for important additional information.

Payor Copy

RETAIN FOR YOUR RECORDS

(Please detach here and send this portion with your payment.)			
Policy No.:	Bill ID:	Loan No.:	Amount Paid \$
Choose from one of the following payment options: <input type="checkbox"/> Option A <input type="checkbox"/> Option B			
For credit card payment, check card type and provide account information below:			
<input type="checkbox"/> MasterCard <input type="checkbox"/> VISA <input type="checkbox"/> AMEX Card #:			Exp. Date:
<input type="checkbox"/> Diners Club Cardholder Signature: X			
Payor		To remit by check, make check payable to:	
		National Flood Insurance Program Post Office Box 70936 Charlotte, NC 28272-0936	
Due Date: Billing Date:		To renew your policy by check or money order, be sure to return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order.	

IMPORTANT MESSAGES

1. PROVIDED YOUR PAYMENT IS RECEIVED WITHIN 30 DAYS OF THE EXPIRATION OF YOUR POLICY, IT WILL BE RENEWED WITHOUT A LAPSE IN COVERAGE. ANY PAYMENT RECEIVED AFTER THE 30-DAY GRACE PERIOD AND PRIOR TO 90 DAYS WILL STILL RENEW YOUR POLICY; HOWEVER, THERE WILL BE A 30-DAY WAITING PERIOD FOR COVERAGE TO BECOME EFFECTIVE. THE 30-DAY WAITING PERIOD BEGINS THE DAY THE PREMIUM IS RECEIVED.
2. YOU ARE ENCOURAGED TO INSURE YOUR PROPERTY FOR AT LEAST 80% OF THE STRUCTURE'S REPLACEMENT COST TO ENSURE ADEQUATE COVERAGE IN THE EVENT OF A LOSS. CONTACT YOUR INSURANCE AGENT FOR DETAILS.
3. IF THE MORTGAGEE LISTED ON THE BILL IS NOT THE CURRENT MORTGAGEE, PLEASE FORWARD THE BILL TO THE NEW FINANCIAL INSTITUTION (IF THEY ARE RESPONSIBLE FOR PREMIUM PAYMENT) AND HAVE A CHANGE ENDORSEMENT SENT TO CORRECT THE POLICY.
4. IF THIS POLICY IS A PREFERRED RISK POLICY (PRP), PLEASE NOTE. IF THE FLOOD ZONE LISTED ON YOUR POLICY IS NOT THE ZONE ON THE CURRENT FLOOD INSURANCE RATE MAP, YOU MAY NO LONGER BE ELIGIBLE FOR THE PRP. PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE TO VERIFY IF YOU ARE STILL ELIGIBLE FOR THIS POLICY OR TO OBTAIN A QUOTE FOR A STANDARD POLICY.

IMPORTANT NOTICE

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.



FEMA

Policy Number:
Policy Expiration Date:
Billing Date:

Payor:

Agent:

Insured Property Location:

FINAL NOTICE: Your flood insurance policy expired on the date shown above.
Please disregard this notice if your payment has already been mailed.

Special Instructions:

Coverage Options	Coverages		Deductibles		Premium
	Building	Contents	Building	Contents	
A. CURRENT COVERAGE					
B. INCREASED COVERAGE					

See reverse side of bill for important additional information.

Payor Copy

RETAIN FOR YOUR RECORDS

(Please detach here and send this portion with your payment.)																					
Policy No.:	Bill ID:	Loan No.:	Amount Paid \$																		
Choose from one of the following payment options: <input type="checkbox"/> Option A <input type="checkbox"/> Option B																					
For credit card payment, check card type and provide account information below:																					
<input type="checkbox"/> MasterCard <input type="checkbox"/> VISA <input type="checkbox"/> AMEX	Card #:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																			Exp. Date: ____/____
<input type="checkbox"/> Diners Club	Cardholder Signature:	X _____																			
Payor		To remit by check, make check payable to: National Flood Insurance Program Post Office Box 70936 Charlotte, NC 28272-0936																			
Due Date: Billing Date:		To renew your policy by check or money order, be sure to return this portion to the address above. Make payment for the exact amount of the coverage option you selected. Write your policy number on your check or money order.																			

CANCELLATION/NULLIFICATION

Flood insurance coverage may be terminated at any time, by either canceling or nullifying the policy depending upon the reason for the transaction. If coverage is terminated, the insured may be entitled to a full or partial refund under applicable rules and regulations. In some instances, the insured might be ineligible for a refund.

I. PROCEDURES AND VALID REASONS

Submit a completed Cancellation/Nullification Request Form and proper documentation to the current NFIP insurer for processing.

A. Refund Processing Procedures

1. The current NFIP insurer (WYO Company or Direct Business) will be responsible for returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that year.
2. Requests for refunds for more than 2 years (Reason Codes 4, 6, 10, 16, and 22 only) must be processed by the NFIP Bureau.
 - a. For requests processed by the Bureau, the current NFIP insurer must submit all of the documentation necessary to make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:
 - A policy cancellation request and the premium refund calculation for each year.
 - The company's statistical records or declarations pages for each policy term and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
 - Photographs to verify ineligible risks.
 - For Cancellation Reason Code 22 only (standard policy eligible for PRP): A Letter of Map Amendment (LOMA); a Letter of Map Revision (LOMR); a copy of the most recent flood map marked to show the exact location and flood zone of the building; a letter indicating the exact location and flood zone of the building, and signed and dated by a local community official; an Elevation Certificate indicating the exact location and flood zone of the

building, and signed and dated by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

- b. Mail the appropriate documentation to the NFIP Bureau and Statistical Agent, Under-writing Department, P.O. Box 310, Lanham, MD 20703.
3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.
4. The insured must have a current NFIP policy to be eligible for a refund of any prior year's premium. All existing refund rules concerning the Federal Policy Fee and producer commission remain in effect.

TRRP reason codes in this section are used for reporting purposes only.

B. Reason Codes for Cancellation/Nullification of NFIP Policies

1. Building Sold or Removed. (TRRP reason 01)

The insured has sold or transferred ownership of the insured property and no longer has an insurable interest; the builder or developer has requested to cancel the policy mid-term because a newly created association has purchased a policy under its name; or the insured property has been removed from the described location. This reason code also may be used if the building has been foreclosed or if the building is considered a total loss because the building damage is greater than or equal to the replacement cost of the building. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property. For buildings sold, proof-of-sale documentation is required.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Up to 2 years
- Cancellation Request: Must be received within 1 year of date of sale or removal
- Documentation: Bill of sale, settlement statement, foreclosure notice, proof of removal, or proof of total loss

2. Contents Sold or Removed. (TRRP reason 02)

The insured has sold or transferred ownership of the insured property and no longer has an insurable interest, or the insured property has been completely removed from the described location. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property at the described location, or the date the property was removed from the described location.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Up to 2 years
- Cancellation Request: Must be received within 1 year of date of sale or removal
- Documentation: Bill of sale, proof of contents removal, or proof of total loss

3. Policy Canceled and Rewritten To Establish a Common Expiration Date with Other Insurance Coverage. (TRRP reason 03)

The new policy must be rewritten within the **same company** for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy declarations page, the producer should request *cancellation* of the prior policy. The effective date of the cancellation will be the same as the effective date of the new policy.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 1 year of the new policy effective date
- Documentation: Copy of new policy declarations page

4. Duplicate NFIP Policies. (TRRP reason 04)

When a duplicate NFIP policy has been issued, only one policy can remain in effect.

The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

When coverage has been force-placed by a lender using a conventionally written standard policy because the required underwriting information is available, that policy is considered equivalent to the MPPP policy. The WYO Company is authorized to cancel the standard (force-placed) or the MPPP policy, provided that a copy of the force-placement letter from the mortgagee and a copy of the policy declarations page are submitted with the Cancellation/Nullification Request Form.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Documentation: Copy of declaration page(s) and, for the MPPP, a copy of the force-placement letter from the mortgagee

5. Non-Payment. (TRRP reason 05)

When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check is returned because of insufficient funds or any other reason the check is not made good to the producer. The bank's notice must be attached to the form when this situation occurs. If the producer can document this, a full premium refund is provided to the producer. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

This reason cannot be used if the producer advanced agency funds and the client simply refused to pay the agency.

- Type of Refund: Full

The NFIP **Cancellation/Nullification Request Form** does not appear in this revision,
pending OMB approval of a new expiration date.

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Arizona (continued)						
040090	Santa Cruz County	10/1/03	10/1/03	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/95	7	15	5	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C
040076	Tucson, City of	10/1/91	10/1/02	7	15	5	C
040056	Wickenburg, Town of	10/1/92	10/1/92	9	5	5	C
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/92	8	10	5	C
	Arkansas						
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/06	8	10	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050055	West Memphis, City of	10/1/92	10/1/02	8	10	5	C
	California						
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/02	6	20	10	C
060714	Clearlake, City of	05/1/03	05/1/03	9	5	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/03	8	10	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060370	Fairfield, City of	10/1/92	05/1/02	8	10	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
065029	Fresno County	10/1/91	10/1/02	6	20	10	C
060048	Fresno, City of	10/1/92	10/1/02	6	20	10	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	5	C
060075	Kern County	10/1/91	10/1/93	8	10	5	C
060090	Lake County	10/1/95	10/1/06	8	10	5	C
060136	Long Beach, City of	10/1/93	10/1/03	7	15	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C

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

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	California (continued)						
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
060344	Milpitas, City of	10/1/91	10/1/01	5	25	10	C
060735	Mission Viejo, City of	10/1/05	10/1/05	9	5	5	C
060195	Monterey County	10/1/91	10/1/02	6	20	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/02	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	10/1/06	8	10	5	C
060227	Newport Beach, City of	10/1/93	05/1/03	8	10	5	C
060178	Novato, City of	10/1/95	10/1/00	7	15	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060212	Orange County	10/1/91	05/1/02	7	15	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	10/1/01	6	20	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/03	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060360	Redding, City of	10/1/96	10/1/01	6	20	10	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060262	Sacramento County	10/1/92	10/1/02	5	25	10	C
060266	Sacramento, City of	10/1/91	10/1/96	6	20	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	10/1/95	10	0	0	R
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/02	8	10	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	10/1/06	8	10	5	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/02	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/04	8	10	5	C
060729	Santa Clarita, City of	10/1/01	10/1/01	9	5	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060421	Simi Valley, City of	10/1/93	10/1/93	9	5	5	C
060631	Solano County	10/1/91	10/1/93	8	10	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/03	7	15	5	C
060400	Tehama, City of	10/1/03	10/1/03	7	15	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	California (continued)						
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060427	Yuba County	10/1/03	10/1/03	8	10	5	C
	Colorado						
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/06	6	20	10	C
080002	Aurora, City of	10/1/92	10/1/97	8	10	5	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080024	Boulder, City of	10/1/92	10/1/97	8	10	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/92	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/92	9	5	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080059	El Paso County	10/1/92	10/1/92	9	5	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/92	9	5	5	C
080067	Fremont County	10/1/93	10/1/93	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/03	9	5	5	C
080078	Gunnison County	10/1/94	10/1/94	9	5	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080087	Jefferson County	10/1/05	10/1/05	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080063	Manitou Springs, City of	10/1/92	10/1/92	9	5	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/03	9	5	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/03	9	5	5	C
080310	Parker, Town of	10/1/92	10/1/97	7	15	5	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	Colorado (continued)						
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/06	7	15	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/06	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
	Connecticut						
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/04	8	10	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/91	9	5	5	C
090070	Westbrook, Town of	05/1/05	05/1/05	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
	Delaware						
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
	Florida						
120001	Alachua County	10/1/95	10/1/06	7	15	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	10/1/05	7	15	5	C
120180	Apopka, City of	10/1/93	05/1/03	8	10	5	C
120075	Atlantic Beach, City of	10/1/05	10/1/05	8	10	5	C
120193	Atlantis, City of	10/1/92	10/1/94	8	10	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/05	7	15	5	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C

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	Florida (continued)						
120195	Boca Raton, City of	10/1/92	10/1/94	8	10	5	C
120680	Bonita Springs, City of	05/1/06	05/1/06	7	15	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
125091	Bradenton Beach, City of	10/1/91	10/1/05	7	15	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	10/1/93	9	5	5	C
125094	Cape Canaveral, City of	10/1/93	10/1/99	8	10	5	C
125095	Cape Coral, City of	10/1/91	05/1/05	7	15	5	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	10/1/96	8	10	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/94	8	10	5	C
125099	Daytona Beach, City of	10/1/94	05/1/03	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/04	7	15	5	C
125103	Dunedin, City of	10/1/92	04/1/98	8	10	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/05	7	15	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/93	9	5	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	10/1/01	8	10	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R

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	Florida (continued)						
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	10/1/93	9	5	5	C
120098	Gulf County	10/1/93	10/1/93	9	5	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/99	8	10	5	C
125108	Gulfport, City of	10/1/93	10/1/03	7	15	5	C
125110	Hallandale Beach, City of	10/1/94	05/1/05	7	15	5	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/05	7	15	5	C
120643	Hialeah, City of	10/1/93	10/1/97	8	10	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/94	9	5	5	C
120112	Hillsborough County	10/1/92	10/1/02	6	20	10	C
125112	Holly Hill, City of	10/1/94	10/1/94	9	5	5	C
125113	Hollywood, City of	10/1/92	10/1/93	8	10	5	C
125114	Holmes Beach, City of	10/1/91	05/1/06	7	15	5	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	01/1/98	7	15	5	C
120121	Indian River Shores, Town of	10/1/94	10/1/95	8	10	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	10/1/02	9	5	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120077	Jacksonville, City of	10/1/91	10/1/02	7	15	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/06	6	20	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, City of	04/1/98	04/1/00	6	20	10	C
125121	Key Colony Beach, City of	10/1/92	10/1/95	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/01	8	10	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/94	9	5	5	C
120421	Lake County	10/1/94	10/1/97	8	10	5	C
120212	Lake Park, Town of	10/1/92	10/1/92	9	5	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/04	10/1/04	8	10	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/97	7	15	5	C
125123	Lauderdale by the Sea, City of	04/1/00	05/1/05	8	10	5	C
120044	Lauderhill, City of	10/1/92	10/1/92	9	5	5	C
120169	Layton, City of	10/1/01	10/1/01	8	10	5	C
125124	Lee County	10/1/91	10/1/01	6	20	10	C

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	Florida (continued)						
120145	Levy County	10/1/94	10/1/99	8	10	5	C
125125	Lighthouse Point, City of	10/1/93	10/1/94	8	10	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	10/1/92	9	5	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	10/1/92	9	5	5	C
120153	Manatee County	10/1/91	10/1/05	6	20	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
120160	Marion County	10/1/94	10/1/94	9	5	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120025	Melbourne, City of	10/1/93	10/1/03	8	10	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120686	Miami Lakes, Town of	10/1/06	10/1/06	6	20	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	10/1/95	8	10	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	04/1/98	8	10	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120217	North Palm Beach, Village of	10/1/94	10/1/99	8	10	5	C
120279	North Port, City of	10/1/92	10/1/93	8	10	5	C
125133	North Redington Beach, Town of	10/1/92	10/1/98	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/05	8	10	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	01/1/98	8	10	5	C
120173	Okaloosa County	10/1/95	10/1/05	6	20	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120179	Orange County	10/1/91	05/1/02	6	20	10	C
120186	Orlando, City of	10/1/93	10/1/94	8	10	5	C
125136	Ormond Beach, City of	10/1/92	10/1/94	8	10	5	C
120189	Osceola County	10/1/94	10/1/03	7	15	5	C
120404	Palm Bay, City of	10/1/93	10/1/98	8	10	5	C
120192	Palm Beach County	10/1/91	10/1/06	6	20	10	C
120221	Palm Beach Gardens, City of	10/1/03	10/1/06	8	10	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120220	Palm Beach, Town of	10/1/92	10/1/02	7	15	5	C
120684	Palm Coast, City of	05/1/04	05/1/04	7	15	5	C
120223	Palm Springs, Village of	10/1/92	10/1/97	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	10/1/04	8	10	5	C
120230	Pasco County	10/1/92	10/1/02	8	10	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/06	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	05/1/03	8	10	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	10/1/96	7	15	5	C
120054	Plantation, City of	10/1/92	10/1/02	7	15	5	C
120261	Polk County	10/1/92	10/1/03	7	15	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/04	7	15	5	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/94	8	10	5	C
120099	Port St. Joe, City of	10/1/94	10/1/94	9	5	5	C
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	10/1/96	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	04/1/00	7	15	5	C
125144	Sarasota County	10/1/92	10/1/02	6	20	10	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/06	8	10	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/93	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	10/1/96	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/94	8	10	5	C
125147	St. Johns County	10/1/95	10/1/00	7	15	5	C
120285	St. Lucie County	10/1/94	10/1/96	8	10	5	C
120316	St. Marks, Town of	10/1/93	10/1/93	9	5	5	C

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	Florida (continued)						
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	05/1/02	7	15	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/94	8	10	5	C
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	05/1/06	7	15	5	C
120114	Tampa, City of	10/1/91	10/1/00	7	15	5	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	10/1/00	7	15	5	C
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	10/1/98	8	10	5	C
125155	Volusia County	10/1/93	10/1/03	7	15	5	C
120315	Wakulla County	10/1/93	10/1/93	9	5	5	C
125157	Wellington, Village of	10/1/03	10/1/03	9	5	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120295	Winter Springs, City of	10/1/93	10/1/98	8	10	5	C
120147	Yankeetown, Town of	10/1/94	10/1/97	7	15	5	C
	Georgia						
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130030	Chatham County	10/1/91	05/1/04	7	15	5	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/04	8	10	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	10/1/05	7	15	5	C
130065	Dekalb County	10/1/92	10/1/94	8	10	5	C
130074	Dougherty County	10/1/93	10/1/03	7	15	5	C
130098	Duluth, City of	10/1/97	10/1/97	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130432	Fayette County	05/1/04	05/1/04	7	15	5	C
130431	Fayetteville, City of	05/1/06	05/1/06	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C

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	Georgia (continued)						
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/04	8	10	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
	Hawaii						
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	Idaho						
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	10/1/05	9	5	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	04/1/01	8	10	5	C
160004	Garden City, City of	10/1/98	05/1/03	8	10	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/97	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/02	8	10	5	C
160076	Kootenai County	10/1/92	10/1/00	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/99	8	10	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/06	7	15	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/94	9	5	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	10/1/94	9	5	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
	Illinois						
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/02	9	5	5	C
170322	Carpentersville, Village of	10/1/06	10/1/06	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	10/1/05	7	15	5	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C

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	Illinois (continued)						
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	10/1/02	7	15	5	C
170091	Flossmoor, Village of	10/1/93	04/1/00	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/04	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170400	LaSalle County	05/1/05	05/1/05	9	5	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/01	7	15	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170822	North Utica, Village of	05/1/05	05/1/05	9	5	5	C
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	10/1/97	8	10	5	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/04	8	10	5	C
170333	Sugar Grove, Village of	10/1/06	10/1/06	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/05	7	15	5	C
170173	Wheeling, Village of	10/1/91	10/1/93	8	10	5	C
170222	Willowbrook, Village of	10/1/91	10/1/02	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
	Indiana						
180302	Allen County	10/1/02	10/1/02	9	5	5	C
180006	Bartholomew County	10/1/93	10/1/93	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/98	9	5	5	C
180001	Decatur, City of	10/1/93	10/1/93	9	5	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/04	7	15	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/97	9	5	5	C
180382	Milford Junction, City of	10/1/97	10/1/97	9	5	5	C
180082	Noblesville, City of	10/1/91	10/1/06	5	25	10	C
180465	North Webster, City of	10/1/97	10/1/97	9	5	5	C
180122	Syracuse, City of	10/1/97	10/1/97	9	5	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R

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Iowa							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	10/1/00	8	10	5	C
190227	Des Moines, City of	10/1/91	10/1/02	7	15	5	C
Kansas							
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200215	Lindsborg, City of	10/1/92	10/1/92	9	5	5	C
200173	Olathe, City of	10/1/93	10/1/93	9	5	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
Kentucky							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210120	Jefferson County	10/1/91	10/1/00	6	20	10	C
210067	Lexington-Fayette Urban County	10/1/91	10/1/97	8	10	5	C
210122	Louisville, City of	10/1/91	10/1/00	6	20	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/92	9	5	5	C
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/06	7	15	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
Louisiana							
220013	Ascension Parish	10/1/92	10/1/04	8	10	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	05/1/05	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/95	9	5	5	C
220037	Calcasieu Parish	10/1/91	10/1/91	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R

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	Louisiana (continued)						
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/92	9	5	5	C
220015	Gonzales, City of	10/1/92	10/1/92	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/00	8	10	5	C
220220	Houma, City of	10/1/92	10/1/04	8	10	5	C
225199	Jefferson Parish	10/1/92	05/1/03	7	15	5	C
225201	Kenner, City of	10/1/92	10/1/93	8	10	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	10/1/04	9	5	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/02	8	10	5	C
220136	Monroe, City of	10/1/03	10/1/03	9	5	5	C
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	10/1/02	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	10/1/92	8	10	5	C
220204	Slidell, City of	10/1/92	10/1/92	9	5	5	C
220016	Sorrento, Town of	10/1/92	10/1/92	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/91	9	5	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/04	8	10	5	C
220121	Walker, Town of	10/1/92	10/1/92	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/92	9	5	5	C
	Maine						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/01	9	5	5	C
230069	Hallowell, City of	10/1/96	10/1/96	9	5	5	C
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/97	9	5	5	C
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/93	9	5	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Maine (continued)						
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/93	9	5	5	C
230051	Portland, City of	10/1/93	10/1/01	8	10	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/06	9	5	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
	Maryland						
240042	Bel Air, Town of	10/1/93	10/1/03	8	10	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240012	North Beach, City of	01/1/92	10/1/01	8	10	5	C
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
	Massachusetts						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	10/1/00	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250273	Marshfield, Town of	10/1/91	05/1/97	6	20	10	C
250167	Northampton, City of	05/1/03	05/1/03	8	10	5	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	10/1/95	7	15	5	C
250218	Tewksbury, Town of	10/1/93	10/1/93	9	5	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
	Michigan						
260142	Bedford, Township of	05/1/02	05/1/02	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/03	9	5	5	C
260221	Dearborn Heights, City of	10/1/92	10/1/92	9	5	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/02	8	10	5	C
260140	Midland, City of	10/1/92	10/1/02	6	20	10	C

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	Michigan (continued)						
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260577	Portage, City of	10/1/92	05/1/02	8	10	5	C
260190	Saginaw, Township of	10/1/06	10/1/06	9	5	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	05/1/03	9	5	5	C
260503	Taymouth, Township of	05/1/03	05/1/03	9	5	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
	Minnesota						
275228	Austin, City of	10/1/91	10/1/01	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	Mississippi						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	10/1/03	7	15	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/02	7	15	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/00	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	10/1/95	8	10	5	C
285259	Ocean Springs, City of	10/1/92	10/1/02	8	10	5	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280110	Ridgeland, City of	10/1/94	10/1/04	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
	Missouri						
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R

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	Missouri (continued)						
290315	St. Charles County	10/1/01	05/1/05	7	15	5	C
	Montana						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	05/1/03	7	15	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/93	9	5	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
	Nebraska						
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	05/1/03	7	15	5	C
	Nevada						
320001	Carson City, City of	10/1/94	04/1/99	8	10	5	C
320003	Clark County	10/1/92	10/1/03	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	10/1/03	6	20	10	C
325276	Las Vegas, City of	10/1/91	10/1/03	6	20	10	C
320035	Mesquite, City of	10/1/02	10/1/02	8	10	5	C
320007	North Las Vegas, City of	10/1/91	10/1/03	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
	New Hampshire						
330023	Keene, City of	05/1/02	05/1/03	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	05/1/05	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
	New Jersey						
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/00	7	15	5	C
345280	Barneget Light, Borough of	10/1/92	10/1/01	8	10	5	C
340396	Barneget, Township of	10/1/92	10/1/97	10	0	0	R
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/04	7	15	5	C
340427	Bedminster, Township of	10/1/96	10/1/00	7	15	5	C
340369	Berkeley, Township of	10/1/92	10/1/94	10	0	0	R

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	New Jersey (continued)						
340459	Berkeley Heights, Township	10/1/94	04/1/99	10	0	0	R
340178	Bloomfield, Town of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/01	7	15	5	C
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345293	Dover, Township of	10/1/92	10/1/92	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340570	Hackensack Meadowlands Development Commission	10/1/92	10/1/02	8	10	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/99	7	15	5	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/98	8	10	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/01	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	10/1/01	9	5	5	C
345307	North Plainfield, City of	10/1/92	10/1/92	9	5	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	10/1/91	9	5	5	C
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	10/1/02	8	10	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R

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	New Jersey (continued)						
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/06	8	10	5	C
345320	Ship Bottom, Borough of	10/1/92	10/1/02	8	10	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	10/1/00	7	15	5	C
345323	Stone Harbor, Borough of	10/1/94	10/1/96	8	10	5	C
345324	Surf City, Borough of	10/1/92	10/1/98	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
	New Mexico						
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/95	8	10	5	C
350001	Bernalillo County	10/1/93	10/1/93	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/03	9	5	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	10/1/94	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/93	8	10	5	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
	New York						
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	10/1/91	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	10/1/91	9	5	5	C
360772	Corning, City of	10/1/91	10/1/91	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	10/1/91	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/97	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C

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	New York (continued)						
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	10/1/03	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/94	9	5	5	C
360667	Oneonta, City of	10/1/94	05/1/04	8	10	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/05	8	10	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/01	9	5	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
	North Carolina						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/92	9	5	5	C
370036	Cabarrus County	10/1/91	10/1/91	9	5	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/92	9	5	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370263	Clinton, City of	10/1/94	10/1/94	9	5	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C
370078	Currituck County	10/1/93	10/1/03	7	15	5	C
375348	Dare County	10/1/91	10/1/01	7	15	5	C
370085	Durham County	10/1/92	10/1/92	9	5	5	C
370062	Edenton, Town of	10/1/93	10/1/93	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	10/1/04	8	10	5	C
375349	Forsyth County	10/1/93	10/1/93	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	North Carolina (continued)						
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/02	8	10	5	C
370192	Grifton, Town of	10/1/04	10/1/04	5	25	10	C
370111	Guilford County	10/1/93	10/1/93	9	5	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	05/1/06	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	10/1/93	9	5	5	C
375355	Manteo, Town of	10/1/91	10/1/01	7	15	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	10/1/01	7	15	5	C
370049	Newport, Town of	10/1/92	10/1/92	9	5	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island	10/1/91	10/1/01	7	15	5	C
375357	Ocean Isle Beach, Town of	10/1/92	10/1/02	7	15	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	10/1/04	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/06	7	15	5	C
370092	Rocky Mount, City of	10/1/92	10/1/02	8	10	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/06	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/92	9	5	5	C
370017	Washington, City of	10/1/92	10/1/02	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C

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	North Carolina (continued)						
370254	Wayne County	10/1/93	05/1/03	7	15	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	10/1/05	7	15	5	C
375360	Winston-Salem, City of	10/1/93	10/1/93	9	5	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/01	5	25	10	C
	North Dakota						
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
	Ohio						
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	10/1/97	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/02	9	5	5	C
	Oklahoma						
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/03	8	10	5	C
400234	Chickasha, City of	10/1/92	10/1/92	9	5	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/93	9	5	5	C
400062	Enid, City of	10/1/93	10/1/93	9	5	5	C
400049	Lawton, City of	10/1/91	10/1/04	7	15	5	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/06	8	10	5	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
	Oregon						
410137	Albany, City of	10/1/91	10/1/06	7	15	5	C

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	Oregon (continued)						
410090	Ashland, City of	10/1/91	10/1/96	8	10	5	C
410043	Bandon, City of	05/1/05	05/1/05	9	5	5	C
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/02	7	15	5	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	5	C
415588	Clackamas County	10/1/04	10/1/04	5	25	10	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/02	8	10	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
410154	Marion County	04/1/01	04/1/01	7	15	5	C
410096	Medford, City of	10/1/94	10/1/94	9	5	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/03	8	10	5	C
410200	Nehalem, City of	10/1/03	10/1/03	7	15	5	C
410021	Oregon City, City of	10/1/03	10/1/03	9	5	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/01	6	20	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/04	8	10	5	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410039	Scappoose, City of	10/1/93	10/1/98	8	10	5	C
410144	Scio, City of	05/1/04	05/1/04	9	5	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410202	Tillamook, City of	10/1/06	10/1/06	8	10	5	C
	Pennsylvania						
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/06	6	20	10	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	10/1/03	8	10	5	C
420754	Newport, Borough of	10/1/94	10/1/94	9	5	5	C

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	Pennsylvania (continued)						
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
421119	Upper St. Clair, Township of	10/1/98	10/1/03	8	10	5	C
420631	Wilkes-Barre, City of	10/1/92	10/1/02	7	15	5	C
	Rhode Island						
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/92	9	5	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/02	8	10	5	C
	South Carolina						
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450025	Beaufort County	10/1/91	10/1/96	8	10	5	C
450026	Beaufort, City of	10/1/92	10/1/97	8	10	5	C
455413	Charleston County	10/1/95	10/1/05	5	25	10	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
450056	Colleton County	05/1/05	05/1/05	8	10	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/91	9	5	5	C
450039	McClellanville, Town of	10/1/00	10/1/00	8	10	5	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/01	8	10	5	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	05/1/03	8	10	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450255	Pawley's Island, Town of	10/1/05	10/1/05	9	5	5	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	05/1/04	8	10	5	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C

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	South Dakota						
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
	Tennessee						
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470182	Bristol, City of	05/1/06	05/1/06	9	5	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/93	9	5	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/06	8	10	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
	Texas						
485454	Arlington, City of	10/1/91	05/1/05	8	10	5	C
480624	Austin, City of	10/1/91	10/1/06	7	15	5	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
480289	Bellaire, City of	10/1/93	10/1/93	9	5	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480082	Bryan, City of	10/1/95	10/1/95	9	5	5	C
485459	Burleson, City of	10/1/91	10/1/91	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/03	8	10	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480194	Denton, City of	10/1/91	10/1/01	8	10	5	C
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/05	7	15	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	05/1/06	7	15	5	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C

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

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Texas (continued)						
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
485491	Nassau Bay, City of	10/1/92	10/1/94	8	10	5	C
480607	North Richland Hills, City of	10/1/91	10/1/99	7	15	5	C
480206	Odessa, City of	10/1/92	10/1/02	8	10	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480077	Pearland, City of	05/1/05	05/1/05	8	10	5	C
480140	Plano, City of	10/1/92	10/1/03	6	20	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	5	C
480502	Sweetwater, City of	10/1/91	10/1/91	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/91	9	5	5	C
	Utah						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	05/1/02	9	5	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	10/1/06	8	10	5	C
490214	North Ogden, City of	10/1/93	05/1/03	8	10	5	C
490216	Orem, City of	10/1/93	10/1/03	8	10	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
	Vermont						
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
	Virginia						
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/02	8	10	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	10/1/03	8	10	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	5	C

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²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Virginia (continued)						
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510130	Roanoke, City of	10/1/96	05/1/03	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/05	9	5	5	C
	Washington						
530073	Auburn, City of	10/1/92	05/1/02	7	15	5	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	04/1/99	6	20	10	C
530103	Centralia, City of	10/1/94	10/1/99	7	15	5	C
530104	Chehalis, City of	10/1/94	05/1/04	6	20	10	C
530024	Clark County	10/1/04	10/1/04	7	15	5	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	5	C
530200	Everson, City of	10/1/94	10/1/99	8	10	5	C
530140	Fife, City of	05/1/06	05/1/06	7	15	5	C
530166	Index, Town of	04/1/98	04/1/98	8	10	5	C
530079	Issaquah, City of	10/1/92	10/1/02	5	25	10	C
530071	King County	10/1/91	10/1/05	3	35	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	05/1/05	7	15	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/02	6	20	10	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530138	Pierce County	10/1/95	04/1/00	5	25	10	C
530088	Renton, City of	10/1/94	10/1/99	7	15	5	C
530151	Skagit County	04/1/98	10/1/06	5	25	10	C
535534	Snohomish County	05/1/06	05/1/06	5	25	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	10/1/03	8	10	5	C
530204	Sumas, City of	10/1/93	04/1/98	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
	West Virginia						
540065	Jefferson County	10/1/06	10/1/06	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
	Wisconsin						
550001	Adams County	10/1/91	10/1/91	9	5	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	5	C

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

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Wisconsin (continued)						
550128	Eau Claire, City of	10/1/91	10/1/01	8	10	5	C
550578	Elm Grove, Village of	04/1/01	10/1/06	6	20	10	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550487	New Berlin, City of	10/1/05	10/1/05	8	10	5	C
550310	Ozaukee County	10/1/91	10/1/91	9	5	5	C
550107	Watertown, City of	10/1/91	10/1/01	8	10	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
	Wyoming						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C

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

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

I. GENERAL DESCRIPTION

The primary objective of the severe repetitive loss (SRL) properties strategy is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding. Approximately 8,300 insured properties have been identified with a high frequency of losses or a high value of claims. As these policies come up for renewal, they should be transferred to the NFIP Servicing Agent's Special Direct Facility (SDF).

The close supervision the SDF provides the group of policies and the attention the group of properties receives when mitigation decisions are made contribute to attaining the strategy's primary objective. The SRL group consists of any NFIP insured property that has met at least one of the following paid flood loss criteria since 1978, regardless of ownership:

1. Four or more separate claim payments of more than \$5,000 each (including building and contents payments); or
2. Two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. Multiple losses at the same location within 10 days of each other are counted as one loss, with the payment amounts added together.

The loss history includes all ownership of the property since 1978 or since the building's construction if built after 1978.

Severe repetitive loss properties with renewal dates of January 1, 2007, and later will be afforded coverage (new business or renewal) only through the SDF.

The agent of record will remain in that capacity while the policy is in the SDF. The NFIP Servicing Agent will pay the agent of record the standard 15 percent commission that is paid on all NFIP Direct business.

II. NOTIFICATION REQUIREMENTS

Policies that renew on or after January 1, 2007, and meet the criteria for severe repetitive loss will

be transferred to the SDF for policy issuance. Any policy that meets the SRL criteria during the current term will be transferred to the SDF with the subsequent renewal. As appeals are successful and FEMA or its designee approves properties for mitigation, policies will be transferred out of the SDF.

When policies are to be transferred to the SDF, the NFIP Bureau and Statistical Agent will notify WYO companies and the NFIP Servicing Agent at least 150 days prior to the expiration date. The companies will notify the affected policyholders, their agents, and their lenders 90 days before expiration of the policy. This notice will explain that the policies are ineligible for coverage outside of the SDF. (See agent, lender, and policyholder notification letters, pages SRL 3-8) Offers to renew will be issued by the SDF approximately 45 days prior to the expiration date.

Policies with effective dates on or after November 1, 2006, that are currently written through the SDF as part of the Repetitive Loss Target Group program, but do not match the loss characteristics of the SRL group, will be identified by the NFIP Bureau and Statistical Agent and the SDF. The SDF will notify the policyholder, agent, and lender at least 90 days prior to the renewal date informing them that the flood insurance policy must be issued through a WYO company or the NFIP Servicing Agent.

III. DISPUTE RESOLUTION

When a policyholder has documentation that the NFIP-insured property has not sustained the losses reported by the NFIP Bureau and Statistical Agent, an appeal may be presented, *in writing*, to the SDF. All documentation to substantiate the appeal must be included with the appeal letter. The policy will remain in the SDF until the appeal is settled.

The policyholder and agent will be notified of the results of the appeal. If the policyholder's appeal is successful, the SDF policy will be canceled and the full premium will be returned to the former carrier. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle.

IV. MITIGATION

Outside of the appeal process, when mitigation efforts (other than buyout or demolition) such as elevation, relocation, or other approved mitigation efforts are approved by FEMA, the property will be removed from the SDF and the target group at the next renewal.

If the property is bought out or demolished under an approved FEMA mitigation project, and the efforts for the specific property are FEMA approved, the policy will be canceled and the pro-rata premium (less Federal Policy Fee and, if applicable, Probation Surcharge) will be refunded. When a property is bought out or demolished, any commission chargeback to the agent will be forgiven.



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Reference Policy Number: _____

Dear Agent:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2006, FEMA has identified approximately 8,300 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold: First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA is implementing a new mitigation grant program authorized by FIRA 2004 to mitigate SRL properties. You need to be aware of the following:

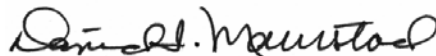
- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program. You will, however, continue to be the agent of record throughout the process. While the policy remains in the SDF, you will receive the same 15 percent commission that the NFIP Direct agents are given.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- You should encourage your client to continue to contact you directly for any service needs on the policy because you will remain the agent of record.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The new mitigation grant program authorized by FIRA 2004 may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation floodplain requirements are met) of the cost of eligible mitigation activities, such as elevating your client's NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. You should encourage your client to obtain additional information and refer them to the appropriate local floodplain manager or state hazard mitigation official.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David I. Maurstad
Director
Mitigation Division



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Reference Policy Number: _____

Dear Lender:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2006, FEMA has identified approximately 8,300 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold: First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA is implementing a new mitigation grant program authorized by FIRA 2004 to mitigate SRL properties. You need to be aware of the following:

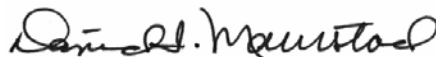
- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The new mitigation grant program authorized by FIRA 2004 may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation floodplain requirements are met) of the cost of eligible mitigation activities, such as elevating your client's NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. You should encourage your client to obtain additional information and refer them to the appropriate local floodplain manager or state hazard mitigation official.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David I. Maurstad
Director
Mitigation Division



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Reference Policy Number: _____

Dear Policyholder:

As you may be aware, your property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2006, FEMA has identified approximately 8,300 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

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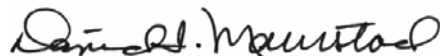
- The "Write Your Own" (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

- As a result, your policy will not be processed by your chosen WYO Company or by the traditional NFIP Direct Program. Your agent, however, will continue to be the agent of record throughout the process.
- Approximately 45 days prior to the renewal date of your policy, you will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that you should pay.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to you will meet all the requirements of any mortgage company to the same extent as your current policy.
- You may continue to contact your agent directly for any service needs on the policy because he or she will remain the agent of record.
- The NFIP provides a procedure for you to follow if you believe that FEMA has incorrectly included your insured property on its list of SRL properties.

The new mitigation grant program authorized by FIRA 2004 may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation floodplain requirements are met) of the cost of eligible mitigation activities, such as elevating your NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information, please contact your local floodplain manager or state hazard mitigation official.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



David I. Maurstad
Director
Mitigation Division

Hazard Area as indicated on the Flood Hazard Boundary Map or Flood Insurance Rate Map.

Participating Community. A community for which FEMA has authorized the sale of flood insurance under the NFIP.

Policy. The entire written contract between the insured and the insurer. It includes:

- The printed policy form;
- The application and Declarations Page;
- Any endorsement(s) that may be issued; and
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only one dwelling, specifically described by the prospective policyholder in the application, may be insured under a policy.

Pollutants. Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

Ponding Hazard. A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the FIRM.

Post-FIRM Building. A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

Pre-FIRM Building. A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

Preferred Risk Policy (PRP). A policy that offers fixed combinations of building/contents coverage or contents-only coverage at modest, fixed premiums. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history.

Prepaid Amount (Total). The total amount that must be submitted with an application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

Prepaid Premium (Total). The amount on the application (excluding the Preferred Risk Application) that includes the Annual Subtotal, the ICC Premium, the CRS Premium Discount (if applicable), and the Probation Surcharge (if applicable).

Presentment of Payment (Premium). The date of receipt of premium at the office of the NFIP or the date of certified mail. In the case of transfer of title, the date of settlement or closing, when the premium is paid at that time.

Principal Residence. A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days.

Principally Above Ground Building. A building that has at least 51 percent of its actual cash value, including machinery and equipment, above ground.

Probation. A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

Probation Surcharge (Premium). A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

Proper Openings - Enclosures (Applicable to Zones A, A1-A30, AE, AO, AH, AR, and AR Dual). All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above grade.

Property Removed to Safety Expense. Up to \$1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

Provisional Rating. A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

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

Regular Program Community. A community wherein a FIRM is in effect and full limits of coverage are available under the Act.

Repetitive Loss Structure. An NFIP-insured structure that has had at least two paid flood losses of more than \$1,000 each in any 10-year period since 1978.

Replacement Cost Value (RCV). The cost to replace property with the same kind of material and construction without deduction for depreciation.

Residential Condominium Building. A building, owned and administered as a condominium, containing one or more family units and in which at least 75 percent of the floor area is residential.

Residential Condominium Building Association Policy (RCBAP). See "Standard Flood Insurance Policy—Residential Condominium Building Association Policy (RCBAP)."

Scheduled Building Policy. A policy that requires a specific amount of insurance to be designated for each building and its contents.

Section 1316. Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood-prone areas.

Severe Repetitive Loss (SRL) Properties. NFIP-insured buildings that, on the basis of paid flood losses since 1978, meet either of the loss criteria described on page SRL 1. SRL properties with policy effective dates of January 1, 2007, and later will be afforded coverage (new business or renewal) only through the NFIP Servicing Agent's Special Direct Facility so that they can be considered for possible mitigation activities.

Shear Walls. Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls

are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

Sheet Flow Hazard. A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

Single Adjuster Program. A procedure implemented among the NFIP, various wind pools, and WYO Companies to allow one adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

Single Building. A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

Single-Family Residence. A residential single-family dwelling. Incidental office, professional, private school, or studio occupancies, including a small service operation, are permitted if such incidental occupancies are limited to less than 50 percent of the building's total floor area.

Solid Perimeter Foundation Walls. Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Special Flood Hazard Area (SFHA). An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

Standard Flood Insurance Policy—Dwelling Form. Policy issued to insure a building and/or residential contents on a single-family or a 2-4 family dwelling.

Standard Flood Insurance Policy—General Property Form. Policy issued to insure a building and/or contents on other residential or non-residential buildings.

Standard Flood Insurance Policy—Residential Condominium Building Association Policy (RCBAP). Policy issued to insure a residential condominium building and all units within the

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