



FEMA

July 2008

Dear *Flood Insurance Manual* Subscribers:

As we move forward to improve the National Flood Insurance Program (NFIP), it is my goal to ensure that you have up-to-date information so you can assist your customers in securing the best flood insurance protection available for their individual needs. Revisions have been made to the NFIP *Flood Insurance Manual* that will become effective October 1, 2008. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2008, effective date. The significant revisions include the following:

- Updates the list of NFIP Bureau and Statistical Agent Regional Offices (REF Section);
- Explains two exceptions to the provisions for reduction or reformation of coverage limits described in the Standard Flood Insurance Policy at Paragraph G of GENERAL CONDITIONS (GR Section);
- Stipulates that, for a building to qualify for floodproofing credit in an AO Zone, where the Flood Insurance Rate Map does not provide Base Flood Elevations, the building must be floodproofed to at least 1 foot higher than the Base Flood Depth (RATE Section);
- Clarifies that individual residential condominium units in a nonresidential condominium building are not eligible for building coverage (CONDO Section);
- Clarifies that the loss history criteria determining a building's eligibility for the Preferred Risk Policy apply to any 10-year period of the building's existence, regardless of ownership (PRP Section);
- Clarifies certain documentation and refund eligibility requirements related to cancellation/nullification of policies (CN Section);
- Updates the Community Rating System Eligible Communities list (CRS section); and
- Adds a discussion of the Severe Repetitive Loss Pilot Grant Program and provides samples of letters that will be sent to policyholders, agents, and lenders of buildings eligible for mitigation grants (SRL Section).

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink that reads "David I. Maurstad".

David I. Maurstad  
Federal Insurance Administrator  
National Flood Insurance Program

Enclosure



## **Change Record Page** **Effective Date: October 1, 2008**

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

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

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**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**

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL STAFF**

**SERVICE  
AREA**

**Region I**

P.O. Box 850854  
Braintree, MA 02185-0854  
Phone: 781-848-0251  
Fax: 781-848-0252

Robert Archila  
Regional Manager

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

**Region II**

P.O. Box 7157  
Pennel, PA 19047-7157  
Phone: 215-702-1047  
Fax: 215-702-1047

Walter McGuckin  
Regional Manager

New Jersey, New York

**Region III**

304 W. Route 38  
Moorestown, NJ 08057-3212  
Phone: 215-702-1047  
Fax: 215-702-1047

Vacant  
Regional Manager

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

**Region IV – Atlanta Office**

P.O. Box 2706  
Suwanee, GA 30024-0984  
Phone: 770-887-6865  
Fax: 770-887-6878

Roger Widdifield  
Territorial Manager

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

**Region IV – Tampa Office**

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

Lynne Magel  
Program Specialist

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 200  
1400 Broadfield Boulevard  
Houston, TX 77084-5162  
Phone: 281-994-7833  
Fax: 281-994-7801

**Region VII**

P.O. Box 3707  
Lawrence, KS 66046-0707  
Phone: 785-842-1368  
Fax: 785-842-1273

**Region VIII**

12420 W. 20th Avenue  
Lakewood, CO 80215-1065  
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  
Phone: 425-482-0316  
Fax: 425-908-7639

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL STAFF**

Richard Slevin  
Regional Manager

Dorothy Martinez, CFM  
Regional Manager

Monique Pilch  
Regional Manager

Norman Ashford, CPCU  
Territorial Manager

Edie Lohmann  
Field Operations Manager

Leslie Melville, CFM  
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

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

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

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

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

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

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

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

#### **D. Reduction of Coverage Limits or Reformation**

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

With two exceptions, complete provisions for reduction of coverage limits or reformation are described in:

- Dwelling Form, section VII, paragraph G.
- General Property Form, section VII, paragraph G.

- Residential Condominium Building Association Policy (RCBAP), section VIII, paragraph G.

The property must be insured using the correct SFIP form in order for these two exceptions to apply.

The two exceptions are as follows:

1. Any additional premium due will be calculated prospectively from the date of discovery; and
2. The automatic reduction in policy limits is effective the date of discovery.

This will provide policyholders with the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will have 30 days to pay the additional premium due, or 60 days to obtain additional information and then 30 days to pay the additional premium due, for the remainder of the policy term to restore the originally requested limits without a waiting period.

In addition, payment of the claim will not be delayed because of additional information needed to calculate the correct payment.

If a claim occurs after the notice requesting additional information or additional premium due is sent to the policyholder, that claim cannot be processed with the originally requested amount of coverage until the information, if required, and the premium are received by the company within the required time.

#### **E. Loss Assessments**

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

1. No RCBAP
  - If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.
  - If there is damage to building elements of the unit as well, the building coverage limit

under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.

3. RCBAP Insured to at Least 80 Percent of the Building Replacement Cost

- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to at least 80 percent of the building replacement cost at the time of loss, the loss assessment coverage under the Dwelling Form will pay that part of a loss that exceeds 80 percent of the association's building replacement cost.
- The loss assessment coverage under the Dwelling Form will not cover the association's policy deductible purchased by the condominium association.
- If there is damage to building elements of the unit as well, the Dwelling Form pays to repair unit building elements after the RCBAP limits that apply to the unit have been exhausted. The coverage combination cannot exceed the building coverage limit under the Dwelling Form.

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

- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80 percent of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its coinsurance penalty.
- The covered damages to the condominium association building must be greater than 80 percent of the building replacement cost at the time of loss before the loss assessment coverage becomes available under the Dwelling Form. Covered repairs to the unit, if applicable, would have priority over loss assessments.

For more information on this topic, see "D. Assessment Coverage" on page CONDO 7 and Section III. C. 3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

## F. Improvements and Betterments and Tenant's Coverage

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

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

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

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

## X. SPECIAL RATING SITUATIONS

### A. Tentative Rates

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

## **B. Submit-For-Rate**

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

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

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

## **C. Provisional Rates**

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

## **D. Buildings in More Than One Flood Zone**

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

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

## **E. Different Base Flood Elevations (BFEs) Reported**

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

## **F. Flood Zone Discrepancies**

When presented with two different flood zones, use the more hazardous flood zone for rating unless the building qualifies for the grandfathering rule (see XIV.C. on page RATE 21).

## **XI. MISCELLANEOUS RULES**

### **A. Policy Term**

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

### **B. Application Submission**

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

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

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

### **C. Delivery of the Policy**

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

### **D. Assignment**

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

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

### **E. Producers' Commissions (Direct Business Only)**

The earned commission may be paid only to property or casualty insurance producers duly licensed by a state insurance regulatory authority. It shall not be less than \$10 and is computed for

both new and renewal policies as follows: Based on the Total Prepaid Amount (less the Federal Policy Fee) for the policy term, the commission will be 15 percent of the first \$2,000 of annualized premium and 5 percent on the excess of \$2,000.

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

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

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

#### **F. Contract Agent Rule**

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

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

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



since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

The 1981 and later FIRMs for the Atlantic and Gulf Coast communities indicate whether or not wave height is included. If wave height is included, the following statement appears under "Notes to User" on the map legends: "Coastal base flood elevations shown on this map include the effects of wave action."

### **C. Unnumbered V Zones 1981 Post-FIRM Construction**

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or other source, until such other data have been provided by the Federal Emergency Management Agency as criteria to determine the BFEs, including wave heights.

### **D. Rate Selection Procedure**

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]), and
2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

The replacement cost ratio is used to select the specific rate. Complete the appropriate section of the Application.

## **XVII. FLOODPROOFED BUILDINGS**

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

### **A. Elevation Difference**

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.
2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (Example: +1.5 becomes +2; -0.5 becomes 0; -1.4 becomes -1; -1.5 becomes -1; -1.6 becomes -2.)

In order to qualify for floodproofing credit, buildings in AE, A1-A30, and AH Zones must be floodproofed to at least 1 foot higher than their BFEs. Buildings in AO Zones must be floodproofed to at least 1 foot higher than their Base Flood Depths.

### **B. Rating**

When computing a premium for a floodproofed building, use the following procedure:

1. Determine how far above the BFE the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above BFE.)
2. Subtract 1 foot to determine the elevation to be used in determining the rate and computing the premium for the building.
3. Find the rate for the given building in the proper zone at the "adjusted" elevation.
4. Compute the premium as usual.

The building must be floodproofed to +1 foot in order to receive a rate equivalent to a building with its lowest floor elevated to the BFE.

For example, if the building is located in Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above the highest adjacent grade (HAG) for the lowest floor of a nonfloodproofed building, to qualify for With Certification of Compliance rates, a building must meet the following standards:

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

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

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

## **XVIII. THE V-ZONE RISK FACTOR RATING FORM**

### **A. Use**

In conjunction with Table 10 (V-Zone Risk Rating Relativities Table), this *optional* form (see page RATE 35) may be used to evaluate the coastal risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure. The form may be used to either:

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

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

# CONDOMINIUMS

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## Important Notice to Agents:

Boards of Directors of condominium associations typically are responsible under their by-laws for maintaining all forms of property insurance necessary to protect the common property of the association against all hazards to which that property is exposed for the insurable value/replacement cost of those common elements. This responsibility would typically include providing adequate flood insurance protection for all common property located in Special Flood Hazard Areas. Such by-law requirements could make the individual members of the boards of directors of such associations personally liable for insurance errors or omissions, including those relating to flood insurance.

## I. METHODS OF INSURING CONDOMINIUMS

There are five methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type.

### A. Residential Condominium: Association Coverage on Building and Contents

A condominium association is the corporate entity responsible for the management and operation of a condominium. Membership is made up of the condominium unit owners. A condominium association may purchase insurance coverage on a residential building and its contents under the Residential Condominium Building Association Policy (RCBAP). The RCBAP covers only a residential condominium building in a Regular Program community. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association.

### B. Residential Condominium: Unit Owner's Coverage on Building and Contents

A condominium unit in a townhouse, rowhouse, high-rise or low-rise building is considered to be a single family residence. An individual dwelling unit in a condominium building may be insured in any one of three ways:

- An individual unit and its contents may be separately insured under the Dwelling Form, in the name of the unit owner, at the limits of insurance for a single family dwelling.
- An individual unit may be separately insured under the Dwelling Form, if purchased by the association in the name of the "owner of record unit number (#) and (name of) Association as their interests may appear," up to the limits of insurance for a single family dwelling.

An individual unit owned by the association may be separately insured under the Dwelling Form, if purchased by the condominium association. The single family limits of insurance apply.

A policy on a condominium unit will be issued naming the unit owner and the association, as their interests may appear. Coverage under a unit owner's policy applies first to the individually owned building elements and improvements to the unit and then to the damage of the building's common elements that are the unit owner's responsibility.

In the event of a loss, the claim payment to an individual unit owner may not exceed the maximum allowable in the Program.

### C. Other Residential Condominium: Condominium Association Policy, Association Coverage on Building and Contents

The Condominium Association Program (CAP), under the General Property Form, is available to insure condominium buildings not eligible for the RCBAP. A CAP is written on the General Property Form in the name of the association. For policies after October 1, 1994, the CAP is to be used for all condominiums in the Emergency Program communities, and those condominiums in Regular Program communities that do not meet the requirement that 75 percent of the floor area of the building be residential. In all other cases, the Residential Condominium Building Association Policy must be sold. The CAP will cover building common elements as well as building elements (additions and alterations) within all units of the building.

In the event of a loss, building coverage under either association policy applies first to building common elements damage and then to damage to individually owned building elements, and the claim payment may not exceed the maximum allowable under the NFIP.

**D. Nonresidential (Commercial) Condominium:  
Building and Contents**

Nonresidential (commercial) condominium buildings and their commonly owned contents may be insured in the name of the Association under the General Property Form. The "Nonresidential" limits apply.

Individual residential condominium units in nonresidential condominium buildings are not eligible for building coverage.

**E. Nonresidential (Commercial) Condominium:  
Unit Owner's Coverage (Contents)**

The owner of a nonresidential condominium unit may purchase only contents coverage for that unit. Building coverage may not be purchased in the name of the unit owner.

In the event of a loss, up to 10 percent of the stated amount of contents coverage can be applied to losses to condominium interior walls, floors, and ceilings. The 10 percent is not an additional amount of insurance.

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

**AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS<sup>1</sup>**

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

**POST-FIRM**  
**UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE<sup>1</sup>**

<b>ELEVATION DIFFERENCE TO NEAREST FOOT</b>	<b>BUILDING</b>	<b>CONTENTS<sup>4</sup></b>	<b>TYPE OF ELEVATION CERTIFICATE</b>
+5 OR MORE	.81/.05	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>5</sup>
+2 TO +4	1.41/.06	.87/.17	
+1	2.31/.14	1.54/.57	
0 OR BELOW	***	***	
+2 OR MORE	.70/.04	.51/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>6</sup>
0 TO +1	1.24/.06	.85/.16	
-1	5.19/.17	2.46/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	6.60/1.27	3.36/1.00	NO ELEVATION CERTIFICATE

<sup>1</sup>Zones A, AO, or AH buildings with basement/enclosure--Submit for Rating.

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

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

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

<sup>5</sup>NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

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

**\*\*\*SUBMIT FOR RATING.**

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

**AR AND AR DUAL ZONES**

**BUILDING**

**PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

BUILDING TYPE	RATES
No Basement/Enclosure	1.06/.05
With Basement	1.29/.07
With Enclosure	1.12/.05

**CONTENTS**

**PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

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

**BUILDING**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

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

**CONTENTS**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 <sup>4</sup>	See Footnote			

<sup>1</sup>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).

<sup>2</sup>Base deductible is \$1,000.

<sup>3</sup>Base deductible is \$500.

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

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

**AR AND AR DUAL ZONES**

**REGULAR PROGRAM – PRE-FIRM<sup>1,2</sup> AND  
POST-FIRM<sup>3</sup> NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.74/.21	1.20/.37
WITH BASEMENT	.81/.30	1.36/.46
WITH ENCLOSURE	.81/.34	1.36/.54

**REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES**

**BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	.74/.21	.71/.09	.55/.09
-1 <sup>4</sup>	See Footnote		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 <sup>4</sup>	See Footnote			

<sup>1</sup>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).

<sup>2</sup>Base deductible is \$1,000.

<sup>3</sup>Base deductible is \$500.

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

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

**REGULAR PROGRAM -- 1975-1981<sup>1</sup> -- POST-FIRM CONSTRUCTION<sup>2</sup>  
FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 <sup>3</sup>	2.43/.45	1.97/.45	1.68/.45
-1 <sup>4</sup>	5.31/2.77	4.86/2.77	3.47/2.51
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981<sup>1</sup> -- POST-FIRM CONSTRUCTION<sup>2</sup>  
FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	4.00/.56	2.62/.62	1.47/.68	.55/.25
-1 <sup>4</sup>	8.81/4.27	5.20/3.30	1.73/.68	.55/.25
-2	***	***	***	.55/.25

**REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION<sup>2</sup>  
UNNUMBERED V ZONE -- ELEVATED BUILDINGS**

<b>SUBMIT FOR RATING</b>
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<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

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

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

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

\*\*\*SUBMIT FOR RATING.



- 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 pages RATE 31-32 for information on rounding elevations.

### D. Certification

- Residential Buildings (With Basements)

The Residential Basement Floodproofing Certificate is available for residential buildings with basements located in Zones A1-A30, AE, AR, AR Dual, AO, AH, and A with estimated BFE *and* located in a FEMA-approved community that is listed on the next page. To receive credit for floodproofing, the completed certificate must be submitted.

- 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.

## PREFERRED RISK POLICY

### I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in **NFIP Regular Program communities**.

For residential properties, the maximum coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available.

For non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only one building can be insured per policy, and only one policy can be written on each building.

### II. ELIGIBILITY REQUIREMENTS

#### A. Flood Zone

To be eligible for building/contents coverage or contents-only coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy. However, for the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. (See V. RENEWAL.) NFIP map grandfathering rules do not apply to the PRP.

#### B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types—one- to four-family properties (including individual condominium units in

condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

#### C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If one of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is **not eligible** for the PRP:

- 2 flood insurance claim payments, each more than \$1,000; or
- 3 or more flood insurance claim payments, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants), each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants), regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each more than \$1,000.

In reviewing a building's flood loss history for PRP eligibility, be aware that:

- A flood insurance claim payment (building and/or contents) and a Federal flood disaster relief payment (including loans and grants) for the same loss are considered a single payment.
- Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

### THE PRP AT A GLANCE

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1-4 Family	Other Residential	Non-Residential
Combined Building/ Contents	\$250,000/ \$100,000	\$250,000/ \$100,000	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

### III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart on the next page.

- Properties in Special Flood Hazard Areas or in Emergency Program communities are **not eligible** for the PRP.
- Residential condominium associations eligible under the Residential Condominium Building Association Policy are **not eligible** for the PRP.
- Individual residential condominium units in non-residential condominium buildings are **not eligible** for building coverage.
- Individual non-residential condominium units are **not eligible** for building coverage.
- Contents located entirely in a basement are **not eligible** for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are **not eligible** for Increased Cost of Compliance (ICC) coverage.

### IV. DOCUMENTATION

All Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following:

- A Letter of Map Amendment (LOMA)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (LODR)
- A copy of the most recent flood map marked to show the exact location and flood zone of the building
- A letter indicating the exact location and flood zone of the building, and signed and dated by a local community official
- An elevation certificate indicating the exact location and flood zone of the building, and signed and dated by a surveyor, engineer, architect, or local community official
- A flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

### V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the property's continued eligibility for the PRP must be provided for the policy to be renewed. See IV. DOCUMENTATION.

### VI. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to the PRP.

### VII. REPLACEMENT COST COVERAGE

Replacement cost coverage applies **only if** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

### VIII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- The \$50.00 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$13.00 is included in the premium and is not subject to commission.
- The ICC premium of \$6.00 is included.

### IX. DEDUCTIBLES

The standard deductible for PRPs is \$500 each for building and contents, applied separately. Optional deductibles are not available for PRPs.

### X. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See page END 5 for an example.
- Correct misratings, such as incorrect building description or community number.

## CANCELLATION/NULLIFICATION

Flood insurance coverage may be terminated at any time, by either canceling or nullifying the policy, in accordance with a valid reason for the transaction, as described in Paragraphs I.B.1 - 24. 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 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, Underwriting 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. Valid 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 if the policy has expired
- Documentation: Bill of sale, settlement statement, foreclosure notice, proof of removal, proof of total loss, or court documentation to identify the refund recipient if the building is foreclosed

**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) policy, provided that a copy of the force-placement letter from the mortgagee and a copy of the policy declarations page are submitted with the Cancellation/Nullification Request Form. The WYO Company is authorized to cancel the MPPP policy if a copy of the policy declarations page is submitted with the Cancellation/Nullification Request Form.

- 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 standard force-placed policy, 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

- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Documentation: Bank notice of non-payment

**6. Risk Not Eligible for Coverage.** (TRRP reason 06)

This reason is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include:

- Property not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be issued.)
- Contents located in an open building.
- Property is located in a Coastal Barrier Resources System (CBRS) area.

- Type of Refund: Full
- Years Eligible for Refund: No limit, back to policy inception
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Documentation: Tax records, Section 1316 declaration, or CBRA determination, as appropriate, or photographs showing ineligibility

**7. Property Closing Did Not Occur.** (TRRP reason 08)

This reason is used to *nullify* a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Documentation: Statement from title company, lender, or attorney

representing the interests of title company, lender, or insured, that the property closing did not occur

**8. Policy Not Required by Mortgagee.** (TRRP reason 50)

This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was later determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form.

This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination from the lender may be used to cancel the policy. A FEMA Out-As-Shown Determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

NOTE: This cancellation reason may be used even if the policy was written as being in a non-SFHA.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Documentation: Copy of original mandatory purchase document and current mortgagee statement that policy is not required; a revised determination from the lender showing that the building is not in an SFHA.

**9. Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Because of a Physical Map Revision.** (TRRP reason 09)

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following the physical revision of a map, if the property is no longer located in an SFHA, then the policy may be canceled

provided the mortgagee confirms in writing that the insurance is no longer required because the property was removed from the SFHA.

NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year and for an additional policy year in those cases where the insured had been required to renew the policy during the 6 months before or after the effective date of the revised map, provided no claim has been paid or is pending during the policy year that is being canceled
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Statement from mortgagee that insurance was required as part of mortgage but is no longer required, and a copy of the revised map

#### **10. Condominium Policy (Unit or Association) Converting to RCBAP.** (TRRP reason 45)

This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. Duplicate coverage occurs when the unit owner policy and the RCBAP limits are more than the cost of the unit, up to the maximum limits of the Program.

- Type of Refund: A pro rata premium refund, including Federal Policy Fee and Probation Surcharge, is provided.
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Documentation: Copy of RCBAP and value of unit

#### **12. Mortgage Paid Off.** (TRRP reason 52)

This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off, provided no claim has been paid or is pending.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 6 months of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received after 6 months, the effective date for cancellation is the receipt date of the request.
- Documentation: Statement from mortgagee that mortgage has been paid off and that flood insurance was required as part of mortgage

#### **13. Voidance Prior to Effective Date.** (TRRP reason 60)

This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy, after submitting a premium payment.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received prior to the policy effective date
- Documentation: Policyholder's request

#### **14. Voidance Due to Credit Card Error.** (TRRP reason 70)

This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Documentation: Credit card notice of non-payment



**15. Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** (TRRP reason 16)

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured home is not in an SFHA and insurance is not required. The policy may be canceled back to inception.

This cancellation reason can be used only if the request from the borrower and lender was sent to FEMA for a LODR within 45 days from the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required.

- Type of Refund: Full
- Years Eligible for Refund: Current year provided no claim has been paid or is pending
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Copy of FEMA's Letter of Determination Review, and statement from the lender that flood insurance is not required

**16. Duplicate Policies from Sources Other Than the NFIP.** (TRRP reason 17)

This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 6 months of the new policy effective date. When the request is received after 6 months, the effective date for cancellation is the receipt date of the request.
- Documentation: Copy of declarations page of the new policy and a statement

from the mortgagee, if any, accepting the non-NFIP policy as the replacement

**18. Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** (TRRP reason 52)

This reason code is used to cancel an MPPP Policy after the mortgage is paid off, provided no claim has been paid or is pending.

- Type of Refund: Pro Rata
- Years eligible for refund: Current year
- Cancellation Request: Must be received within 6 months of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received after 6 months, the effective date for cancellation is the receipt date of the request.
- Documentation: Statement from mortgagee that mortgage has been paid off and that flood insurance was required as part of mortgage

**19. Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** (TRRP reason 20)

Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be canceled provided the lender confirms in writing that the insurance is no longer required because the property was removed from the SFHA. A copy of the LOMA or LOMR must accompany this request.

NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and the owner of each unit.

- Type of Refund: Full

- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided the LOMA became effective 60 days before the current policy's effective date and no claim has been paid or is pending during the policy year that is being canceled
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Statement from mortgagee that flood insurance is no longer required because the property was removed from the SFHA, and a copy of the LOMA/LOMR; **OR**, in the case of **multi-property** LOMAs or LOMRs that do not list the property's specific building, street address, lot number, or rural address, any of the following and a copy of the LOMA/LOMR:
  - A letter that an insured received from their community official stating that their structure was removed from the SFHA by a multi-property LOMR or LOMA.
  - A letter from the applicable community official, on official letterhead, stating that the building was included in the area removed from the SFHA by the multi-property LOMR or LOMA, which listed only boundaries/intersections of streets, lot numbers, or rural addresses.
  - In cases, and only in cases, where (1) a community official could not or would not provide a letter, or (2) the structure has a rural address, the following set of two documents may be submitted:
    - A copy of a legal notice, such as a real estate assessment notice or a water/sewer notice, that shows the lot number, street or rural address, or other legal designation of the location of the structure, and
    - A letter from the mortgage lender that (1) shows the lot number, street or rural address, or other legal designation of the location of the structure, and that (2) states that the structure was within the boundaries of the area removed from the SFHA by the LOMR or LOMA.

Letters from community officials must match the street address and lot number with a specific multi-property LOMR or LOMA, stating that the individual building street address, lot number, or rural address (e.g., RR, Box #, Hwy) was included in the area covered by the LOMR or LOMA.

The NFIP Servicing Agent and the WYO Companies may accept zone determinations in lieu of the documentation cited above for these situations.

**20. Policy Was Written to the Wrong Facility (Severe Repetitive Loss Property). (TRRP reason 21)**

This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Severe Repetitive Loss Properties. The cancellation effective date must be the same as the policy effective date.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Documentation: Report provided by the NFIP Bureau and Statistical Agent identifying the building as a Severe Repetitive Loss Property

**21. Other: Continuous Lake Flooding or Closed Basin Lakes. (TRRP reason 10)**

This cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy. The cancellation effective date must be after the date of loss.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Documentation: FEMA notification

**22. Cancel/Rewrite Due to Misrating.** (TRRP reason 22)

This reason code is used when ineligible PRPs or MPPP policies are canceled and rewritten within the same company and when changes are made due to system constraints. The code should also be used to cancel a standard policy that is eligible for a PRP. Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Rollover Indicator "Z" to report the new policy.

- Type of Refund: Full
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: N/A
- Documentation: LOMA, LOMR, zone determination, copy of map, etc.

**23. Fraud.** (TRRP reason 23)

This reason code is used when fraud has been determined by FEMA. No premium refund is allowed with this reason code. The agent will retain the full commission, and the company's expense allowance will not be reduced.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Documentation: FEMA notification

**24. Cancel/Rewrite Due to Map Revision, LOMA, or LOMR.** (TRRP reason 24)

This reason code is used to cancel and rewrite a standard flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard policy will be canceled and rewritten as a PRP as of inception. Use New/Rollover Indicator "Z" to report the new policy. Premium from the canceled policy will be applied to the PRP with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and one prior year provided that the effective date of the map

revision or LOMA/LOMR occurred during the prior year.

- Type of Refund: Full
- Years Eligible for Refund: 2
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Copy of revised map, LOMA, or LOMR.

**II. COMPLETING THE CANCELLATION/NULLIFICATION REQUEST FORM**

**A. Current Policy Number**

In the upper right corner of the form, enter the NFIP policy number.

**B. Policy Term**

Enter the policy term and the cancellation effective date.

**C. Agent Information**

Enter the complete name, mailing address, phone number, and fax number of the producer.

**D. Insured Mail Address**

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

**E. First Mortgagee**

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

**F. Other Parties Notified**

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

**G. Property Location**

Enter the location of the insured property.

#### **H. Cancellation Reason Code**

Check the reason for cancellation of the policy and provide any additional information required.

#### **I. Refund**

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the PAYOR and the policy has been endorsed showing the PAYOR as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the producer. Check the appropriate box to indicate to whom the refund should be mailed.

#### **J. Signature**

The insured must sign and date the Cancellation/Nullification Request Form for all cancellation reason codes except 5, 6, and 22. The producer must sign, date, and enter a Tax I.D. Number in every case.

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

After completing the form, attach all required supporting documents and mail the original to the NFIP. The producer should retain the second copy, give the third copy to the insured, and the fourth copy to the mortgagee.

After processing the Cancellation/Nullification Request Form, the NFIP will send the producer, mortgagee, and insured a notice of cancellation.

alpha designation. All the area within the boundaries indicated for a zone carries that one zone designation.

- Base Flood Elevations in SFHA zones (A1-A30 [or AE], AH, V1-V30 [or VE]) are shown within wavy lines. In some SFHA zones, where the BFE does not vary within the entire zone, the BFE is indicated in parentheses. If required by terrain, a BFE for the property may be interpolated using the closest BFE indicators. In this case, it is important to document the finding.

#### **IV. CHANGING OR CORRECTING A FLOOD MAP**

There are three procedures:

##### **A. Letter of Map Amendment (LOMA)**

If the applicant/insured believes that the requirement to purchase flood insurance was made in error and there is evidence that the building is not in the Special Flood Hazard Area (SFHA) on the effective Flood Insurance Rate Map (FIRM), the applicant/insured may apply for a Letter of Map Amendment (LOMA).

A LOMA is a determination made by the Federal Emergency Management Agency (FEMA) for property and/or building as to whether it is located within the SFHA. LOMA determinations are based on the following:

- Comparing the location of the property to the SFHA.
- Comparing the elevation of the property to the 1-percent-annual-chance flood elevation.

If, after plotting the location on the FIRM, the FEMA examiner finds that the property and/or building is not shown in the SFHA, then the Determination will be "Out As Shown," rather than "Removed." The FEMA Out-As-Shown Determination will state that the property or building is correctly shown outside the SFHA and, therefore, the mandatory flood insurance requirement does not apply.

An Out-As-Shown Determination does not require elevations. The minimum requirements to make an Out-As-Shown Determination are as follows:

- A photocopy of the FIRM panel (including the title block) that shows the area in which the property is located.

- Section A of the MT-EZ form, which is found in the MT-EZ application package and can be obtained from the FEMA web site at [www.fema.gov/plan/prevent/fhm/dl\\_mt\\_ez.shtm](http://www.fema.gov/plan/prevent/fhm/dl_mt_ez.shtm), or by calling the toll-free number listed below.

- A copy of the subdivision Plat Map of the area, showing the recordation data (i.e., Book/Volume and Page numbers) and containing the recorder's seal.

OR

- A copy of the deed for the property, showing the recordation information (i.e., Book/Volume and Page numbers) and containing the recorder's seal, accompanied by a tax assessor's or other suitable map showing the surveyed location of the property and at least two street intersections that are also shown on FEMA's FIRM.

In some cases, additional information may be required to make a determination.

Questions about LOMAs may be directed to the FEMA Map Assistance Center toll-free information line at 1-877-FEMA-MAP (1-877-336-2627).

##### **B. Letter of Map Revision (LOMR)**

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs must be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. A LOMR is usually followed by a physical map revision.

##### **C. Physical Map Revision**

A physical map revision is an official republication of a map to effect changes to flood insurance zones, floodplain delineations, flood elevations, floodways, and planimetric features.

The community's chief executive officer can submit scientific and technical data to FEMA to support the request for a map revision. The data will be analyzed, and the map will be revised if warranted.

**NOTE:** To verify past rating determinations and to establish floodplain management compliance requirements, old maps should be retained.

## V. ORDERING FLOOD MAPS

Flood maps and related products may be ordered by writing to the FEMA Map Service Center (MSC) at P.O. Box 1038, Jessup, MD 20794-1038. Orders also may be placed by calling the MSC's toll-free number, 1-800-358-9616, from 8:00 a.m. to 8:00 p.m., Monday through Friday.

Information about flood maps and other products also is available at the Map Service Center web site (<http://msc.fema.gov>). Visitors to the site now can download and print free "FIRMettes"—user-selected portions of official FEMA Flood Insurance Rate Maps. Regular visitors may set up accounts to order and pay for fee-based products online.

The MSC distributes Flood Hazard Boundary Maps (FHBMs), Flood Insurance Rate Maps (FIRMs), and Flood Insurance Studies (FIS) in hardcopy format. Digital flood data, known as Q3, are available on CD ROM for approximately 900 counties nationwide. The Q3 data require GIS software for use. Call the MSC at 1-800-358-9616 for Q3 information for specific areas.

### A. Ordering Instructions

Z-fold maps may be ordered by community number and panel number. Flat map orders require a 6-digit community number. When ordering maps, be sure to identify specific map panels needed.

### B. Prices

There is a \$4.00 charge for each hardcopy map panel, including index maps, plus shipping. Q3 data are \$50 per CD-ROM. Federal, state, and local governments are exempt from the fees for hardcopy maps. However, they must pay for Q3 CD-ROMs.

A chart showing MSC products, services, and fees is provided on pages MAP 5-6. Orders must be prepaid, and all sales are final. Overpayments of less than \$3 are not refunded.

The MSC accepts VISA, MasterCard, American Express, Discover, and Diners Club; deposit accounts (see C., following); and checks. Credit card and deposit account orders can be faxed to 1-800-358-9620. Checks should be made payable to "NFIP" and mailed to the address above.

### C. Map Revisions

To automatically receive map revisions, an account must be set up by either check or credit card. Accounts are established with a check of \$1,500 minimum. The check should be sent to the MSC at the address above, along with a list of the required map areas. As the revised maps become available, they will be sent automatically, and appropriate fees will be deducted from the deposit account.

Revised map information also may be obtained from the Flood Map Status Information Service (FMSIS) or the Community Status Book. For more information, call MSC at 1-800-358-9616.

# MSC Products, Services, and Fees

<http://msc.fema.gov>



# FEMA

## MAP SERVICE CENTER

### ORDER FORM

### For Flood Maps, Flood Insurance Studies, and Subscriptions

Order online at: <http://msc.fema.gov>

**Business Type:** Please check the title that corresponds with your business type.

- |  |   |   |   |
|--|---|---|---|
| <input type="checkbox"/> A1 - FEMA               | <input type="checkbox"/> B - Appraiser  | <input type="checkbox"/> I - WYO                  | <input type="checkbox"/> Z2 - Title Co.               |
| <input type="checkbox"/> A2 - FEMA Contractor    | <input type="checkbox"/> C - Insurance  | <input type="checkbox"/> J - Real Estate          | <input type="checkbox"/> Z3 - Law Firm/Settlement Co. |
| <input type="checkbox"/> A3 - Federal Government | <input type="checkbox"/> D - Individual | <input type="checkbox"/> K - Builder/Developer    | <input type="checkbox"/> Z4 - Architectural Firm      |
| <input type="checkbox"/> A4 - State Government   | <input type="checkbox"/> F - Engineer   | <input type="checkbox"/> L - Surveyor             | <input type="checkbox"/> Z5 - Consulting Firm         |
| <input type="checkbox"/> A5 - Local Government   | <input type="checkbox"/> G - Lender     | <input type="checkbox"/> Z1 - Flood Determination | <input type="checkbox"/> Z6 - Other: _____            |

Name: \_\_\_\_\_ Map Service Center Account #: \_\_\_\_\_  
 Organization: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Telephone Number: (\_\_\_\_) \_\_\_\_\_ Fax Number: (\_\_\_\_) \_\_\_\_\_

**Paper Flood Maps/Conversion Letters:** Each index, map panel and conversion letter cost \$4.00. Shipping costs are \$0.41 per item for the first 10 items plus \$0.10 for additional items.

Community ID No.	Community, County/State	Qty	Price/Panel	Cost
_____	_____	_____	X \$4.00 =	_____
_____	_____	_____	X \$4.00 =	_____

**Digital Flood Maps on CD-ROM:** Each map panel cost \$4.00. Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

Community ID No.	Community, County/State	Qty	Price/Panel	Cost
_____	_____	_____	X \$4.00 =	_____
_____	_____	_____	X \$4.00 =	_____

**Paper Flood Insurance Studies (FIS)/Floodway Maps:** Each FIS cost \$9.00 per study volume plus an additional \$4.00 for each floodway map. FIS are available as sets only. Shipping costs are \$5.00 for the first FIS plus \$0.50 for each additional FIS.

Community ID No.	Community, County/State	Qty	Price/Panel	Cost
_____	_____	_____	_____ =	_____
_____	_____	_____	_____ =	_____

**Digital Flood Insurance Studies (FIS)/Floodway Maps on CD-ROM:** \$6.00 per study plus \$4.00 per floodway. Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

Community ID No.	Community, County/State	Qty	Price/Panel	Cost
_____	_____	_____	_____ =	_____
_____	_____	_____	_____ =	_____

**Q3 - Digitized Flood Data Information on CD-ROM:** Each CD-ROM is \$50.00. Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

States	Qty	Price/CD	Cost
_____	_____	X \$50.00 =	_____

**CBRA - Q3 CD-ROM:** CD-ROMs are \$50.00 each or all five (5) CD-ROMs for \$200.00. Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

States	Qty	Price/CD	Cost
_____	_____	X \$50.00 =	_____

**G&S - Guidelines and Specifications or MHIP - Multi-Hazard Implementation Plan on CD-ROM:** Each CD-ROM is \$2.60. Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

	Qty	Price/CD	Cost
Guidelines & Specifications	_____	X \$2.60 =	_____
Multi-Hazard Implementation Plan	_____	X \$2.60 =	_____

<b>DFIRM on CD-ROM*:</b>	<b>Community ID No.</b>	Qty	Price/CD	Cost
DFIRM Database	_____	_____	X \$10.00 =	_____
DFIRM w/Ortho	_____	_____	X \$10.00 =	_____

\*Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

<b>Flood Map Status Information Service (FMSIS):</b>	Qty	Price/State	Cost
FMSIS One Time State One Issue*	_____	X \$13.00 =	_____
FMSIS One Time U.S. Issue*	_____	X \$38.00 =	_____
FMSIS Monthly State Subscription	_____	X \$148.00 =	_____
FMSIS Monthly U.S. Subscription	_____	X \$419.00 =	_____

\*Shipping costs are \$1.75 for the first two (2) CD-ROMs plus \$0.25 for additional CD-ROMs.

<b>NFIP Insurance Manual:</b>	Qty	Price Per	Cost
Complete Manual (Paper)	_____	X \$35.00 =	_____
Complete Manual (CD-ROM)	_____	X \$25.00 =	_____
Producer's Edition	_____	X \$15.00 =	_____

<b>Letter of Map Change Subscription Service (LOMC):</b>	Qty	Sub Price	Cost
Single Subscription:	_____	X \$85.00 =	_____
Yearly Subscription:	_____	X \$2,000.00 =	_____

Shipping costs are included in the subscription cost.

<b>Subscription Sub Total:</b>	=	_____
<b>Order Sub Total:</b>	=	_____
<b>Shipping Cost:</b>	\$	_____
<b>Total Cost for Order:</b>	\$	_____

Orders paid by check can be mailed to: FEMA/NFIP  
 Map Service Center  
 P.O. Box 1038  
 Jessup, MD 20794-1038

All other orders can be faxed to: 1-800-358-9620

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- Check or money order payable to NFIP is enclosed for \$ \_\_\_\_\_
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*(If you would like assistance in calculating the cost of your order or information about setting up a deposit account, call Customer Service at 1-800-358-9616.) All map sales are final - no refunds on material shipped.*

**Thank you for your order.**



# COMMUNITY RATING SYSTEM

## I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. (See list, following.) The goals of the CRS are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management.

The CRS has been developed to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

## II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program.

The following categories are **not** eligible for CRS premium discounts:

- Emergency Program communities
- Preferred Risk Policies
- Mortgage Portfolio Protection Program policies
- Post-FIRM structures located in a Special Flood Hazard Area (SFHA) where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the exception of (1) Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE, and (2) subgrade crawl spaces with certification from a community official (see IV.M., page APP 6).

## III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are

assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted. The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

## IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents writing flood insurance. The community may charge a fee for copying certificates.

Many CRS communities receive credit for providing inquirers with information from the community's FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. A fee may be charged for the service.

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---

SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.  
 SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.\*  
 Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

\*In determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Alabama</b>							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	10/1/08	7	15	5	C
010116	Birmingham, City of	10/1/94	10/1/05	6	20	10	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	05/1/03	7	15	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/07	7	15	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	05/1/08	8	10	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
<b>Alaska</b>							
020005	Anchorage, Municipality of	10/1/95	10/1/04	7	15	5	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan, Borough of	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/07	8	10	5	C
020113	Seward, City of	10/1/05	10/1/05	9	5	5	C
020094	Valdez, City of	10/1/92	10/1/92	9	5	5	C
<b>Arizona</b>							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	10/1/07	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/07	7	15	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/02	5	25	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/05	8	10	5	C
040066	Navajo County	10/1/92	05/1/08	8	10	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	05/1/07	5	25	10	C
040098	Prescott, City of	10/1/91	10/1/01	8	10	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C

<sup>1</sup>For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Arizona (continued)</b>							
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C
040076	Tucson, City of	10/1/91	10/1/07	6	20	10	C
040056	Wickenburg, Town of	10/1/92	10/1/07	10	0	0	R
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/07	7	15	5	C
<b>Arkansas</b>							
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
<b>California</b>							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/07	8	10	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/08	8	10	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	05/1/08	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
060048	Fresno, City of	10/1/92	10/1/07	8	10	5	C
065029	Fresno County	10/1/91	10/1/07	8	10	5	C
060340	Gilroy, City of	05/1/07	05/1/07	8	10	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	5	C
060075	Kern County	10/1/91	05/1/08	8	10	5	C
060090	Lake County	10/1/95	10/1/06	8	10	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060136	Long Beach, City of	10/1/93	05/1/08	7	15	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C
060344	Milpitas, City of	10/1/91	05/1/07	6	20	10	C
060735	Mission Viejo, City of	10/1/05	10/1/05	9	5	5	C

<sup>1</sup>For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>California</b> (continued)						
060195	Monterey County	10/1/91	05/1/07	5	25	10	C
065074	Moreno Valley, City of	10/1/91	10/01/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/08	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	10/1/06	8	10	5	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/07	8	10	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	05/1/08	9	5	5	C
060212	Orange County	10/1/91	05/1/08	7	15	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	10/1/07	8	10	5	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/06	1	45	10	C
060266	Sacramento, City of	10/1/91	10/1/08	5	25	10	C
060262	Sacramento County	10/1/92	10/1/02	5	25	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	05/1/08	9	5	5	C
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/02	8	10	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	10/1/06	8	10	5	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	10/1/07	7	15	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	10/1/07	7	15	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/08	8	10	5	C
060394	Sutter County	10/1/08	10/1/08	8	10	5	C
060400	Tehema, City of	10/1/03	10/1/08	6	20	10	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060396	Yuba City, City of	10/1/07	10/1/08	7	15	5	C
060427	Yuba County	10/1/03	05/1/08	8	10	5	C

<sup>1</sup>For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

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<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Colorado</b>							
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/06	6	20	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/08	7	15	5	C
080023	Boulder County	10/1/91	10/1/06	7	15	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	05/1/08	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	05/1/07	8	10	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	05/1/07	8	10	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	05/1/07	8	10	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/03	9	5	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080078	Gunnison County	10/1/94	10/1/94	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	05/1/07	8	10	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	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	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C
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

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<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Connecticut</b>							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/04	8	10	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/06	10	0	0	R
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/07	8	10	5	C
090070	Westbrook, Town of	05/1/05	05/1/05	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
<b>Delaware</b>							
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
100051	South Bethany, Town of	10/1/07	10/1/07	8	10	5	C
<b>Florida</b>							
120001	Alachua County	10/1/95	10/1/06	7	15	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	10/1/07	5	25	10	C
120180	Apopka, City of	10/1/93	10/1/07	7	15	5	C
120075	Atlantic Beach, City of	10/1/05	10/1/05	8	10	5	C
120193	Atlantis, City of	10/1/92	05/1/08	8	10	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/08	5	25	10	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120195	Boca Raton, City of	10/1/92	05/1/08	8	10	5	C
120680	Bonita Springs, City of	05/1/06	05/1/06	7	15	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	05/1/08	8	10	5	C
125094	Cape Canaveral, City of	10/1/93	05/1/08	8	10	5	C
125095	Cape Coral, City of	10/1/91	05/1/07	6	20	10	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C

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	<b>Florida (continued)</b>						
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/08	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 Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	05/1/07	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/04	7	15	5	C
125103	Dunedin, City of	10/1/92	05/1/07	7	15	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/05	7	15	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	05/1/08	7	15	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	5	C
125107	Gainesville, City of	10/1/92	10/1/06	7	15	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/06	10	0	0	R
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	05/1/08	8	10	5	C
120098	Gulf County	10/1/93	05/1/07	8	10	5	C
125109	Gulf Stream, Town of	10/1/99	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	10/1/08	6	20	10	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/05	7	15	5	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/94	9	5	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/94	9	5	5	C
125113	Hollywood, City of	10/1/92	10/1/07	7	15	5	C
125114	Holmes Beach, City of	10/1/91	05/1/06	7	15	5	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C

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	<b>Florida (continued)</b>						
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	10/1/95	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	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	10/1/02	7	15	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, Village of	04/1/98	10/1/07	7	15	5	C
125121	Key Colony Beach, City of	10/1/92	05/1/08	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/01	8	10	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/94	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	10/1/08	6	20	10	C
125123	Lauderdale by the Sea, City of	04/1/00	05/1/05	8	10	5	C
120044	Lauderhill, City of	10/1/92	05/1/08	9	5	5	C
120169	Layton, City of	10/1/01	05/1/08	8	10	5	C
125124	Lee County	10/1/91	10/1/07	5	25	10	C
120145	Levy County	10/1/94	10/1/99	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	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	05/1/08	9	5	5	C
120153	Manatee County	10/1/91	10/1/05	6	20	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
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
120337	Mary Esther, City of	10/1/07	10/1/07	8	10	5	C
120025	Melbourne, City of	10/1/93	05/1/08	8	10	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120686	Miami Lakes, Town of	10/1/06	10/1/06	6	20	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	10/1/07	8	10	5	C

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	<b>Florida (continued)</b>						
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	10/1/07	7	15	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	04/1/98	8	10	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120217	North Palm Beach, Village of	10/1/94	10/1/99	8	10	5	C
120279	North Port, City of	10/1/92	05/1/07	7	15	5	C
125133	North Redington Beach, Town of	10/1/92	05/1/08	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/05	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	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/07	7	15	5	C
120189	Osceola County	10/1/94	10/1/03	7	15	5	C
120293	Oviedo, City of	10/1/08	10/1/08	8	10	5	C
120404	Palm Bay, City of	10/1/93	10/1/07	7	15	5	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/06	6	20	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/08	7	15	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120684	Palm Coast, City of	05/1/04	05/1/04	7	15	5	C
120223	Palm Springs, Village of	10/1/92	05/1/08	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	05/1/08	8	10	5	C
120230	Pasco County	10/1/92	10/1/07	7	15	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/06	7	15	5	C
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	10/1/07	7	15	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

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	<b>Florida (continued)</b>						
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/08	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	10/1/08	6	20	10	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/06	8	10	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/08	8	10	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	05/1/08	8	10	5	C
125147	St. Johns County	10/1/95	05/1/07	6	20	10	C
120285	St. Lucie County	10/1/94	10/1/96	8	10	5	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	05/1/02	7	15	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/07	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/08	10	0	0	R
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/06	6	20	10	C
120058	Tamarac, City of	10/1/92	05/1/06	7	15	5	C
120114	Tampa, City of	10/1/91	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	05/1/07	10	0	0	R
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	10/1/08	6	20	10	C
120315	Wakulla County	10/1/93	10/1/08	7	15	5	C
125157	Wellington, Village of	10/1/03	10/1/08	7	15	5	C
120229	West Palm Beach, City of	10/1/92	10/1/06	6	20	10	C
120295	Winter Springs, City of	10/1/93	05/1/08	7	15	5	C
120147	Yankeetown, Town of	10/1/94	10/1/08	6	20	10	C

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

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<b>Georgia</b>							
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	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	10/1/03	7	15	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130432	Fayette County	05/1/04	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
130165	Griffin, City of	10/1/08	10/1/08	7	15	5	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
<b>Hawaii</b>							
150003	Maui County	10/1/95	10/1/00	8	10	5	C
<b>Idaho</b>							
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	10/1/08	9	5	5	C
160127	Gem County	05/1/08	05/1/08	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/07	9	5	5	C
160023	Ketchum, City of	10/1/92	10/1/07	9	5	5	C

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	<b>Idaho (continued)</b>						
160076	Kootenai County	10/1/92	10/1/08	10	0	0	R
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
	<b>Illinois</b>						
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/06	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	10/1/08	8	10	5	C
170091	Flossmoor, Village of	10/1/93	05/1/08	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/04	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170357	Lake County	10/1/08	10/1/08	7	15	5	C
170481	Lake in the Hills, Village of	05/1/08	05/1/08	7	15	5	C
170400	LaSalle County	05/1/05	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	10/1/08	6	20	10	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170822	North Utica, Village of	05/1/05	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
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/04	8	10	5	C
170333	Sugar Grove, Village of	10/1/06	10/1/06	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/05	7	15	5	C
170173	Wheeling, Village of	10/1/91	05/1/07	7	15	5	C
170687	Whiteside County	10/1/07	10/1/07	8	10	5	C
170222	Willowbrook, Village of	10/1/91	10/1/02	6	20	10	C

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	<b>Illinois (continued)</b>						
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
	<b>Indiana</b>						
180302	Allen County	10/1/02	05/1/08	9	5	5	C
180150	Anderson, City of	05/1/07	05/1/07	8	10	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	05/1/08	8	10	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/07	8	10	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/06	8	10	5	C
180159	Indianapolis, City of	10/1/07	10/1/07	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	05/1/08	9	5	5	C
180382	Milford Junction, City of	10/1/97	05/1/08	8	10	5	C
180082	Noblesville, City of	10/1/91	10/1/06	5	25	10	C
180465	North Webster, City of	10/1/97	05/1/08	8	10	5	C
180122	Syracuse, City of	10/1/97	05/1/08	8	10	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
	<b>Iowa</b>						
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
	<b>Kansas</b>						
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200095	Ellis, City of	10/1/07	10/1/07	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200215	Lindsborg, City of	10/1/92	10/1/92	9	5	5	C
200201	Lyon County	10/1/07	10/1/07	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
	<b>Kentucky</b>						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/06	7	15	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210067	Lexington-Fayette Urban County	10/1/91	10/1/07	7	15	5	C

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<b>Kentucky (continued)</b>							
210120	Louisville-Jefferson County Metro Government	10/1/91	05/1/08	5	25	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/92	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
<b>Louisiana</b>							
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/08	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/08	9	5	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/04	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	10/1/08	7	15	5	C
220136	Monroe, City of	10/1/03	10/1/03	9	5	5	C
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	05/1/08	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	05/1/08	7	15	5	C
220204	Slidell, City of	10/1/92	10/1/08	8	10	5	C
220016	Sorrento, Town of	10/1/92	05/1/08	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/07	8	10	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C

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<b>Louisiana (continued)</b>							
225206	Terrebonne Parish	10/1/92	10/1/04	8	10	5	C
220121	Walker, Town of	10/1/92	05/1/08	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220094	Westwego, City of	10/1/07	10/1/07	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/07	8	10	5	C
<b>Maine</b>							
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230116	Dover-Foxcroft, Town of	10/1/07	10/1/07	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/96	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	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/93	9	5	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	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
<b>Maryland</b>							
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
240015	Carroll County	10/1/07	10/1/07	8	10	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240044	Howard County	10/1/07	10/1/07	8	10	5	C
240012	North Beach, City of	01/1/92	10/1/08	10	0	0	R
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
<b>Massachusetts</b>							
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	05/1/08	9	5	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250269	Hull, Town of	05/1/08	05/1/08	8	10	5	C
250273	Marshfield, Town of	10/1/91	05/1/07	8	10	5	C

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**COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES**

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<b>Massachusetts (continued)</b>							
250167	Northampton, City of	05/1/03	05/1/03	8	10	5	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	05/1/07	9	5	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
<b>Michigan</b>							
260142	Bedford, Township of	05/1/02	05/1/08	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	05/1/08	7	15	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/08	8	10	5	C
260140	Midland, City of	10/1/92	10/1/08	5	25	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260190	Saginaw, Township of	10/1/06	10/1/06	9	5	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	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
<b>Minnesota</b>							
275228	Austin, City of	10/1/91	05/1/08	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
<b>Mississippi</b>							
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
280366	D'Iberville, City of	10/1/07	10/1/07	7	15	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/02	7	15	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C

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<b>Mississippi (continued)</b>							
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
280304	Lamar County	10/1/08	10/1/08	9	5	5	C
285257	Long Beach, City of	10/1/00	10/1/08	7	15	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/08	7	15	5	C
285260	Pascagoula, City of	10/1/07	10/1/07	7	15	5	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	10/1/04	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C
<b>Missouri</b>							
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
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
<b>Montana</b>							
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	10/1/07	8	10	5	C
300010	Great Falls, City of	10/1/91	10/1/06	8	10	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
<b>Nebraska</b>							
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
310078	Valley, City of	10/1/08	10/1/08	8	10	5	C
<b>Nevada</b>							
320001	Carson City, City of	10/1/94	04/1/99	8	10	5	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	05/1/08	6	20	10	C
325276	Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320035	Mesquite, City of	10/1/02	05/1/07	7	15	5	C
320007	North Las Vegas, City of	10/1/91	05/1/08	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C

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<b>New Hampshire</b>							
330023	Keene, City of	05/1/02	05/1/08	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	05/1/05	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
<b>New Jersey</b>							
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/07	6	20	10	C
340396	Barneget, Township of	10/1/92	10/1/97	10	0	0	R
345280	Barneget Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/04	7	15	5	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
340369	Berkeley, Township of	10/1/92	10/1/08	7	15	5	C
340459	Berkeley Heights, Township of	10/1/94	04/1/99	10	0	0	R
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/01	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
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/06	10	0	0	R
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/08	6	20	10	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/98	8	10	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/08	6	20	10	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	05/1/08	10	0	0	R
340570	New Jersey Meadowlands Commission	10/1/92	05/1/08	8	10	5	C
345307	North Plainfield, Borough 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
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
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

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<b>New Jersey (continued)</b>							
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
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
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	05/1/08	6	20	10	C
345323	Stone Harbor, Borough of	10/1/94	10/1/96	8	10	5	C
345324	Surf City, Borough of	10/1/92	10/1/08	7	15	5	C
345293	Toms River, Township of	10/1/92	10/1/92	9	5	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
<b>New Mexico</b>							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/08	9	5	5	C
350001	Bernalillo County	10/1/93	05/1/08	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	05/1/08	9	5	5	C
<b>New York</b>							
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R

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<b>New York (continued)</b>							
360149	Chemung, Town of	10/1/91	05/1/08	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
360464	Freeport, Village of	10/1/92	10/1/97	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
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	05/1/07	7	15	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/04	8	10	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/05	8	10	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
<b>North Carolina</b>							
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/07	8	10	5	C
370036	Cabarrus County	10/1/91	05/1/07	8	10	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/07	8	10	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370263	Clinton, City of	10/1/94	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

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>North Carolina (continued)</b>							
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370085	Durham County	10/1/92	10/1/08	8	10	5	C
370062	Edenton, Town of	10/1/93	05/1/08	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	10/1/04	8	10	5	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	05/1/06	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	05/1/08	7	15	5	C
375355	Manteo, Town of	10/1/91	05/1/08	8	10	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	05/1/08	8	10	5	C
370049	Newport, Town of	10/1/92	10/1/07	8	10	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island, Town of	10/1/91	05/1/08	8	10	5	C
375357	Ocean Isle Beach, Town of	10/1/92	05/1/08	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	10/1/04	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/06	7	15	5	C
370092	Rocky Mount, City of	10/1/92	05/1/08	7	15	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/06	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R

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<b>North Carolina</b> (continued)							
370017	Washington, City of	10/1/92	10/1/02	8	10	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/03	7	15	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	10/1/05	7	15	5	C
375360	Winston-Salem, City of	10/1/93	05/1/08	8	10	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	05/1/08	8	10	5	C
<b>North Dakota</b>							
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
<b>Ohio</b>							
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
390378	Medina County	05/1/07	05/1/07	9	5	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
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
<b>Oklahoma</b>							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/08	5	25	10	C
400234	Chickasha, City of	10/1/92	10/1/08	8	10	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/08	7	15	5	C
400062	Enid, City of	10/1/93	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

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<b>Oregon</b>							
410137	Albany, City of	10/1/91	10/1/06	7	15	5	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/05	9	5	5	C
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	5	C
415588	Clackamas County	10/1/04	10/1/04	5	25	10	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/02	8	10	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
410154	Marion County	04/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	10/1/94	9	5	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/08	10	0	0	R
410200	Nehalem, City of	10/1/03	05/1/08	7	15	5	C
410021	Oregon City, City of	10/1/03	05/1/08	7	15	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/07	5	25	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/04	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
410167	Salem, City of	05/1/08	05/1/08	8	10	5	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/04	9	5	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410202	Tillamook, City of	10/1/06	10/1/06	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410021	Troutdale, City of	05/1/08	05/1/08	8	10	5	C
<b>Pennsylvania</b>							
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
422034	Chapman, Township of	10/1/07	10/1/07	9	5	5	C
420714	Danville, Borough of	10/1/06	10/1/06	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/06	6	20	10	C
420735	Herndon, Borough of	10/1/07	10/1/07	8	10	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	05/1/08	8	10	5	C

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<b>Pennsylvania</b> (continued)							
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/94	9	5	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	10/1/07	8	10	5	C
421026	Point, Township of	10/1/07	10/1/07	8	10	5	C
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/03	8	10	5	C
420631	Wilkes-Barre, City of	10/1/92	05/1/08	7	15	5	C
<b>Rhode Island</b>							
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/07	8	10	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/07	10	0	0	R
<b>South Carolina</b>							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450026	Beaufort, City of	10/1/92	05/1/08	8	10	5	C
450025	Beaufort County	10/1/91	10/1/07	7	15	5	C
450029	Berkeley County	05/1/08	05/1/08	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
455413	Charleston County	10/1/95	10/1/05	5	25	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/07	8	10	5	C
450039	McClellanville, Town of	10/1/00	10/1/07	7	15	5	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/08	7	15	5	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450255	Pawley's Island, Town of	10/1/05	05/1/07	8	10	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

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<b>South Carolina</b> (continued)							
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	05/1/04	8	10	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
<b>South Dakota</b>							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
<b>Tennessee</b>							
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/93	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 County	10/1/91	10/1/06	8	10	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
470204	Williamson County	10/1/08	10/1/08	9	5	5	C
<b>Texas</b>							
485454	Arlington, City of	10/1/91	05/1/05	8	10	5	C
480624	Austin, City of	10/1/91	10/1/06	7	15	5	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
485457	Beaumont, City of	10/1/08	10/1/08	8	10	5	C
480289	Bellaire, City of	10/1/93	10/1/08	8	10	5	C
480586	Benbrook, City of	10/1/91	10/1/06	6	20	10	C
480082	Bryan, City of	10/1/95	05/1/08	7	15	5	C
485459	Burleson, City of	10/1/91	05/1/07	8	10	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/08	7	15	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480194	Denton, City of	10/1/91	05/1/07	6	20	10	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/05	7	15	5	C

<sup>1</sup>For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Texas</b> (continued)							
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	10/1/07	6	20	10	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
485491	Nassau Bay, City of	10/1/92	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	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480077	Pearland, City of	05/1/05	05/1/05	8	10	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C
<b>Utah</b>							
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	10/1/08	7	15	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	10/1/06	8	10	5	C
490214	North Ogden, City of	10/1/93	10/1/08	9	5	5	C
490216	Orem, City of	10/1/93	05/1/08	7	15	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
<b>Vermont</b>							
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
<b>Virginia</b>							
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	10/1/08	8	10	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	10/1/03	8	10	5	C
510054	Falls Church, City of	05/1/07	05/1/07	8	10	5	C

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## COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Virginia (continued)</b>							
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510130	Roanoke, City of	10/1/96	10/1/08	7	15	5	C
510190	Roanoke County	10/1/91	10/1/06	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/05	9	5	5	C
<b>Washington</b>							
530073	Auburn, City of	10/1/92	05/1/08	5	25	10	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	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	05/1/08	6	20	10	C
530079	Issaquah, City of	10/1/92	05/1/08	5	25	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	05/1/05	7	15	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/07	7	15	5	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530143	Orting, City of	05/1/08	05/1/08	7	15	5	C
530138	Pierce County	10/1/95	05/1/08	3	35	10	C
530088	Renton, City of	10/1/94	10/1/99	7	15	5	C
530151	Skagit County	04/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	05/1/06	5	25	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	05/1/08	7	15	5	C
530204	Sumas, City of	10/1/93	05/1/08	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530193	Wahkiakum County	10/1/07	10/1/07	8	10	5	C
530198	Whatcom County	10/1/96	10/1/06	6	20	10	C
530217	Yakima County	10/1/07	10/1/07	8	10	5	C
<b>West Virginia</b>							
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540065	Jefferson County	10/1/06	10/1/06	9	5	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Wisconsin</b>							
550001	Adams County	10/1/91	05/1/07	8	10	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	5	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	04/1/01	10/1/06	6	20	10	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550487	New Berlin, City of	10/1/05	10/1/05	8	10	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
550660	Suamico, Village of	05/1/08	05/1/08	8	10	5	C
550107	Watertown, City of	10/1/91	10/1/07	7	15	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
<b>Wyoming</b>							
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

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<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

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## GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

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### 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 8,000 insured properties have been identified with a high frequency of losses or a high value of claims. As these policies come up for renewal, they will be transferred to the 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 residential 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 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 requests for review (discussed in "III. Dispute Resolution" below) 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 SDF Notification Letters on pages SRL 3-8.) Offers to renew will be issued by the SDF approximately 45 days prior to the expiration date.

### III. DISPUTE RESOLUTION

The designation of a property as SRL is based on the data on file with the NFIP. If the policyholder believes the claims history is inaccurate, or if the property has already been mitigated to reduce future flooding, the designation may be challenged.

When a policyholder has documentation that the NFIP-insured property has not sustained the losses reported, a request for review may be presented, *in writing*, to the NFIP Bureau and Statistical Agent. All documentation to substantiate the review must be included with the request letter. The policy will remain in the SDF during the review.

The policyholder and agent will be notified of the results of the review. If the policyholder's request for review is successful, and the policyholder requests that the policy be returned to the previous carrier, the SDF policy will be canceled and the full premium will be returned to the former carrier. Otherwise, the policy will be set up for release from the SDF at its next renewal. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle, unless the new claim qualifies the property for the SDF.

If FEMA has approved the property for mitigation efforts other than buyout or demolition, the property will be removed from the SDF at the next renewal.

If the property is bought out or demolished under an approved FEMA mitigation project, and the mitigation efforts for the specific property are FEMA approved, the policy will be canceled and the pro-rata premium (less Federal Policy Fee and, if applicable, Probation Surcharge) will be refunded. When a property is bought out or demolished, any commission chargeback to the agent will be forgiven.

#### **IV. SEVERE REPETITIVE LOSS PILOT GRANT PROGRAM**

Through the Flood Insurance Reform Act of 2004 (FIRA 2004), Congress directed FEMA to develop a program to reduce future flood losses. The SRL Pilot Grant Program makes pre-disaster mitigation grant funding available for a variety of flood mitigation activities. Under this program, FEMA provides funds to State and local governments to make offers of assistance to NFIP-insured SRL residential property owners for mitigation projects that reduce future flood losses through:

- Acquisition or relocation of at-risk structures and conversion of the property to open space;
- Elevation of existing structures; or
- Dry floodproofing of historic properties.

SRL mitigation grants are provided to eligible applicant States/Tribes/Territories that, in turn, provide subgrants to local governments or communities. The applicant must have a FEMA-approved mitigation program in place that includes SRL properties.

State and local officials will prioritize SRL properties within their jurisdictions for SRL grants. They may contact the policyholder directly to determine the appropriate mitigation activity that will most effectively reduce future flood losses and to advise them of their inclusion in the SRL grant application. If a grant is awarded, a written offer will be made to the policyholder.

Participation in the SRL program is voluntary. However, SRL policyholders who refuse an offer of mitigation will be subject to an increase in their flood insurance premium rate equal to 150 percent of the chargeable rate for the property at the time the offer was made, as adjusted by any other premium adjustments otherwise applicable to the property. This increase will more accurately reflect the flood risk to the SRL property. Upon notification from FEMA of an SRL policyholder's declining an offer of mitigation under this program, the SDF will send a Premium Increase Notification Letter (pages SRL 9-10) to notify all holders of recorded interest for the property.

An SRL policyholder who has declined a mitigation offer may appeal the insurance premium rate increase within 90 days of the notification. The appeal must be based on one of the six provisions for appeal specified in the FIRA 2004. The SDF will postpone all rate increases for which a valid appeal was filed and will monitor the appeal's progress. If the policy renewal falls within the appeal period, the SDF will send the Renewal Billing Letter shown on page SRL 11. However, if the policy renewal falls after the appeal period, the SDF will send the Renewal Billing Letter shown on page SRL 12.

The law also provides for increased insurance premium rates if an SRL property whose owner declined an offer of mitigation incurs any subsequent flood loss with resulting NFIP payments in excess of \$1,500 in aggregate. In this case, the premium rate will be increased an additional 50 percent, and the SDF will send the Renewal Billing Letter shown on page SRL 13. In no case will rate increases exceed the current actuarial rating for the structure.

More detailed information regarding SRL grants availability, eligibility requirements, tools, and application instructions is available on the FEMA website at <http://www.fema.gov/government/grant/srl/index.shtm>.



**FEMA**

## **IMPORTANT FLOOD INSURANCE POLICY INFORMATION**

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a new subset of repetitive loss structures: insured residential 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 May 2008, FEMA has identified approximately 8,000 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 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:

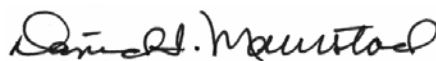
- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

- 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  
Assistant Administrator  
Mitigation Directorate





**FEMA**

## **IMPORTANT FLOOD INSURANCE POLICY INFORMATION**

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a new subset of repetitive loss structures: insured residential properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

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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:

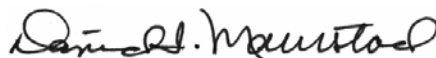
- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

- 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.**
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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  
Assistant Administrator  
Mitigation Directorate



**FEMA**

## **IMPORTANT FLOOD INSURANCE POLICY INFORMATION**

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

As you may be aware, your property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your property meets the criteria for a new subset of repetitive loss structures: insured residential 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 May 2008, FEMA has identified approximately 8,000 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 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).

Policyholder

Date

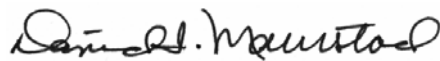
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- As a result, your policy will not be processed by your chosen WYO Company or by the traditional NFIP Direct Program. Your agent, however, will continue to be the agent of record throughout the process.
- Approximately 45 days prior to the renewal 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  
Assistant Administrator  
Mitigation Directorate



FEMA

DATE

<Name>  
 <Address>  
 <City, State ZIP>

Re.: Policy Number RL000

Dear <Name>:

In June 2004, Congress passed the Flood Insurance Reform Act of 2004 (FIRA 2004), which contains provisions to develop a Grant Program for the mitigation of Severe Repetitive Loss (SRL) properties. FIRA 2004 requirements dictate that flood insurance premium rates for a policy increase when a property owner declines a qualified mitigation offer.

Previously, we informed you that your building insured under the above-referenced policy number is an SRL property. A qualified mitigation offer was made to you in a letter from your community, < >, dated < >. We have been notified that you refused to accept that qualified mitigation offer by your response dated < >.

Because a qualified mitigation offer was made to you for your insured building, and because you declined that offer, FIRA 2004 requires the premium rate upon renewal of your flood policy to reflect a 50-percent increase over the premium rate in effect at the time that the qualified mitigation offer was made to you. In addition, this rate may be adjusted by other premium adjustments otherwise applicable to the property. Our records show that the premium rates on your flood policy for the last policy term (when the mitigation offer was made to you, and refused) were \$00.83/00.89 for Building Coverage and \$01.62/00.79 for Contents Coverage. The new premium rates for your flood policy will now be \$([00.83/00.89] x 1.5) for Building Coverage and \$([01.62/00.79] x 1.5) for Contents Coverage, before the addition of other applicable flood policy fees. Also, other information may impact the rating of your flood insurance policy.

Below is a summary of your **current** coverages and rates:

COVERAGE AND RATING INFORMATION					
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium
Building	\$ 42,400	\$ 1,000	00.83/00.89	\$ -	\$ 352
Contents	\$ 22,100	\$ 1,000	01.62/00.79	\$ -	\$ 358
				ICC PREMIUM	\$ 75
				ANNUAL SUBTOTAL	\$ 785
				FEDERAL POLICY FEE	\$ 30
				TOTAL PREMIUM	\$ 815

SAMPLE

[www.fema.gov](http://www.fema.gov)

<Name>

DATE

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Below is a summary of your **estimated** renewal coverages and rates:

COVERAGE AND RATING INFORMATION						
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium	
Building	\$ 42,400	\$ 1,000	01.25/01.34	\$ -	\$ 530	
Contents	\$ 22,100	\$ 1,000	02.43/01.19	\$ -	\$ 537	
				ICC PREMIUM	\$ 75	
				ANNUAL SUBTOTAL	\$ 1,142	
				FEDERAL POLICY FEE	\$ 30	
				TOTAL PREMIUM	\$ 1,172	

SAMPLE

Please note that this is not a bill; it is only an estimate of premium based on current coverages and underwriting information. You will be billed for the next policy term 45 days prior to the current term expiration.

The offer of mitigation you received *may* still be an active offer while funding remains available. Please contact FEMA Region < > if you would now like to accept that qualified mitigation offer.

If you do not wish to accept the mitigation offer, your policy will be subject to a rate increase unless you file an appeal to the proposed rate increase. See the enclosed document for more information regarding the appeal process. If you choose to appeal, please continue to keep your policy in force so that you may continue to receive protection under the National Flood Insurance Program.

Sincerely,

Underwriting Department  
800-638-6620

Enclosure



**FEMA**

DATE

<Name>  
<Address>  
<City, State ZIP>

**YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED**

Re.: Policy Number RL000

Dear <Name>:

As previously communicated to you, your property insured by a National Flood Insurance Program flood insurance policy was identified as a Severe Repetitive Loss property. You were offered an opportunity to accept mitigation assistance. Because you declined the offer for mitigation assistance, the premium rates on the flood insurance policy renewal will reflect a 50-percent increase over the premium rates in effect at the time that the qualified mitigation offer was made to you, in accordance with the Flood Insurance Reform Act of 2004.

As you were previously informed, you have the right to appeal the increase in premium. Your appeal must be received by the FEMA regional office by < >. We have enclosed a brochure that details the appeal procedure.

We have enclosed two renewal bills for your policy. The total premium due on the \$< > bill reflects the described rate increase. However, if you choose to appeal the rate increase within the allotted timeframe, please pay the \$< > amount.

PLEASE NOTE: If you do choose to appeal, in addition to paying the \$< >, you must also submit an appeal with the FEMA regional office in accordance with the procedure detailed in the attached brochure. If you pay the smaller premium of \$< > AND do not submit an appeal within the allotted time frame, the amount of coverage on your policy will be reduced to the amount that can be purchased with the premium that we receive.

In addition to your appeal option, the original mitigation offer *may* still be active. Please contact FEMA Region < > if you would now like to accept that qualified offer of mitigation. Also note that this policy may be subject to additional premium increases in the future if the property has an additional paid NFIP flood loss in excess of \$1,500.

Because you have an insurable interest in a property that has had multiple flood losses, you are certainly aware of the benefit of keeping your flood insurance policy in force. Please pay your renewal premium promptly, regardless of any appeal status, to keep the flood insurance coverage on your property in force.

Sincerely,

Underwriting Department  
800-638-6620

Enclosures



**FEMA**

DATE

<Name>  
<Address>  
<City, State ZIP>

**YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED**

Re.: Policy Number RL000

Dear <Name>:

As previously communicated to you, your property insured by a National Flood Insurance Program flood insurance policy was identified as a Severe Repetitive Loss property. You were offered an opportunity to accept mitigation assistance. Because you declined the offer for mitigation assistance, the premium rates on the flood insurance policy renewal are subject to a 50-percent increase over the premium rates in effect at the time that the qualified mitigation offer was made to you, in accordance with the Flood Insurance Reform Act of 2004.

The enclosed renewal bill reflects this increased premium.

Please note that this policy may be subject to additional premium increases in the future if the property has an additional paid NFIP flood loss in excess of \$1,500.

If the funding remains available, the original mitigation offer *may* still be active. You can contact FEMA Region < > if you now wish to accept that qualified offer of mitigation.

Because you have an insurable interest in a property that has had multiple flood losses, you are certainly aware of the benefit of keeping your flood insurance policy in force. Please pay the enclosed bill promptly to continue the flood insurance coverage on your property.

Sincerely,

Underwriting Department  
800-638-6620

Enclosure





**FEMA**

DATE

<Name>  
<Address>  
<City, State ZIP>

**YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED**

Re.: Policy Number RL000

Dear <Name>:

As previously communicated to you, your property insured by a National Flood Insurance Program flood insurance policy was identified as a Severe Repetitive Loss property. You were offered an opportunity to accept mitigation assistance. Because you declined the offer of mitigation assistance, the premium rates on the flood insurance policy were increased by 50 percent, in accordance with the Flood Insurance Reform Act of 2004, over the premium rates in effect at the time that the qualified mitigation offer was made.

Your property has had an additional paid NFIP loss in excess of \$1,500 and therefore is subject to an additional 50-percent increase over the current rate. The enclosed renewal bill reflects this increased premium.

Please note that this policy may be subject to additional premium increases in the future, if the property continues to have additional paid NFIP flood losses in excess of \$1,500.

If the funding remains available, the original mitigation offer *may* still be active,. You can contact FEMA Region < > if you now wish to accept that qualified offer of mitigation.

Since you have an insurable interest in a property that has had multiple flood losses, you are certainly aware of the benefit of keeping your flood insurance policy in force. Please pay the enclosed bill to continue the flood insurance coverage on your property.

Sincerely,

Underwriting Department  
800-638-6620

Enclosure



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