



**FEMA**

February 2012

Dear *NFIP Flood Insurance Manual* Subscriber:

Revisions have been made to the *NFIP Flood Insurance Manual* that will become effective May 1, 2012. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the May 1, 2012, effective date. Significant revisions include the following:

- Updated list of the NFIP Bureau and Statistical Agent Regional Offices (REF section).
- Clarification on renewals with deductible reduction (GR and RATE sections).
- Additional guidance on the RCBAP photograph requirement (CONDO section).
- Clarifications on Rating Endorsements, Misrated Policies, and Property Address Corrections (END section).
- Updated list of Community Rating System Eligible Communities (CRS section).

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink that reads "Edward L. Connor".

Edward L. Connor  
Deputy Associate Administrator for Federal Insurance

Enclosure



# Change Record Page

## Effective Date: May 1, 2012

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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### **Remove**

vii–viii

REF 3–6

GR 11–12

RATE 11–12, 21–22, 25–30

CONDO 7–8

LFG 5–8, 17–22, 39–40, 45–46

CERT 25

END 1–4

CRS 3–30

IND 1–4

### **Insert**

vii–viii

REF 3–6

GR 11–12

RATE 11–12, 21–22, 25–30

CONDO 7–8

LFG 5–8, 17–22, 39–40, 45–46

CERT 25

END 1–4B

CRS 3–31

IND 1–4





## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>MORTGAGE PORTFOLIO PROTECTION PROGRAM (continued)</b>	
E. Eligibility . . . . .	MPPP 2
F. Source of Offering . . . . .	MPPP 2
G. Dual Interest . . . . .	MPPP 2
H. Term of Policy . . . . .	MPPP 2
I. Coverage Offered. . . . .	MPPP 3
J. Policy Form . . . . .	MPPP 3
K. Waiting Period . . . . .	MPPP 3
L. Premium Payment . . . . .	MPPP 3
M. Underwriting – Application . . . . .	MPPP 3
N. Rates . . . . .	MPPP 3
O. Policy Declarations Page Notification Requirements. . . . .	MPPP 3
P. Policy Reformation – Policy Correction. . . . .	MPPP 4
Q. Coverage Basis – Actual Cash Value or Replacement Cost . . . . .	MPPP 4
R. Deductible . . . . .	MPPP 4
S. Federal Policy Fee . . . . .	MPPP 4
T. Renewability . . . . .	MPPP 4
U. Cancellations . . . . .	MPPP 4
V. Endorsement. . . . .	MPPP 4
W. Assignment to a Third Party . . . . .	MPPP 4
X. Article XIII – Restriction on Other Flood Insurance . . . . .	MPPP 4
Y. Participating WYO Companies . . . . .	MPPP 5
<b>GENERAL CHANGE ENDORSEMENT . . . . .</b>	<b>END 1</b>
I. ENDORSEMENT RULES . . . . .	END 1
A. Coverage Endorsements . . . . .	END 1
B. Rating Endorsements. . . . .	END 1
C. Misrated Policy . . . . .	END 2
D. Conversion of Standard-Rated Policy to PRP Due to Misrating . . . . .	END 2
E. Changing Deductibles . . . . .	END 3
F. Property Address Corrections. . . . .	END 3
II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) . . . . .	END 3
A. During the Last 90 Days of Policy Year . . . . .	END 3
B. During the Last 75 Days of Policy Year . . . . .	END 3
C. Refunds Generated from Endorsement Processing . . . . .	END 4
III. PREPARATION OF FORM . . . . .	END 4
A. General Instructions . . . . .	END 4
B. Refund Processing Procedures . . . . .	END 4
IV. ENDORSEMENT RATING EXAMPLES . . . . .	END 5
<b>POLICY RENEWALS . . . . .</b>	<b>REN 1</b>
I. GENERAL INFORMATION. . . . .	REN 1
II. RENEWAL NOTICE . . . . .	REN 1
A. Renewing for the Same Coverage – Option A . . . . .	REN 1
B. Inflation Factor – Option B . . . . .	REN 1
C. Nonrenewal and Cancellation . . . . .	REN 1
III. PREMIUM PAYMENT DUE . . . . .	REN 1
IV. FINAL NOTICE . . . . .	REN 2

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>POLICY RENEWALS (continued)</b>	
V. RENEWAL EFFECTIVE DATE DETERMINATION .....	REN 2
VI. INSUFFICIENT RENEWAL INFORMATION .....	REN 2
VII. ENDORSEMENTS DURING RENEWAL CYCLE .....	REN 2
VIII. SEVERE REPETITIVE LOSS PROPERTIES .....	REN 2
IX. TRANSFER OF BUSINESS AT RENEWAL .....	REN 2
<b>CANCELLATION/NULLIFICATION .....</b>	<b>CN 1</b>
I. PROCEDURES AND VALID REASONS .....	CN 1
A. Refund Processing Procedures .....	CN 1
B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies .....	CN 1
II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM .....	CN 7
A. Current Policy Number .....	CN 7
B. Policy Term .....	CN 7
C. Agent Information .....	CN 7
D. Insured Mailing Address .....	CN 7
E. First Mortgagee .....	CN 7
F. Other Parties Notified .....	CN 7
G. Property Location .....	CN 7
H. Cancellation Reason Code .....	CN 7
I. Refund .....	CN 7
J. Signature .....	CN 7
<b>CLAIMS .....</b>	<b>CL 1</b>
I. INSURED'S RESPONSIBILITIES .....	CL 1
A. Filing a Claim .....	CL 1
B. Appealing a Claim .....	CL 1
II. AGENT'S/PRODUCER'S RESPONSIBILITIES .....	CL 3
III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION .....	CL 3
A. Schedule and Notification .....	CL 3
B. Training .....	CL 4
C. Agent/Producer Responsibilities .....	CL 4
IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS .....	CL 4
<b>POLICY .....</b>	<b>POL 1</b>
DWELLING FORM .....	POL 3
GENERAL PROPERTY FORM .....	POL 25
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY .....	POL 45

**B. NFIP General Contact Information for All NFIP Stakeholders**

TOPIC	MAIL, EMAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program • Information & Sign-up Form	<a href="https://agents.floodsmart.gov">https://agents.floodsmart.gov</a>	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	<a href="http://www.fema.gov/business/nfip/cbrs/cbrs.shtm">http://www.fema.gov/business/nfip/cbrs/cbrs.shtm</a>	N/A
<i>Community Status Book</i> (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 <a href="http://www.fema.gov/fema/csb.shtm">http://www.fema.gov/fema/csb.shtm</a>	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	<a href="http://www.fema.gov/library/index.jsp">http://www.fema.gov/library/index.jsp</a>	N/A
<i>NFIP Flood Insurance Manual</i> (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 <a href="http://www.fema.gov/business/nfip/manual.shtm">http://www.fema.gov/business/nfip/manual.shtm</a>	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Map Information from FEMA Map Specialists on: • Letters of Map Change • Other Technical Issues	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 <a href="mailto:femamapspecialist@riskmapcds.com">femamapspecialist@riskmapcds.com</a>	Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps, Flood Insurance Studies, and Q3 Data (order hardcopy or CD-ROM)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 <a href="http://msc.fema.gov">http://msc.fema.gov</a>	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Zone Determination Companies, List of	<a href="http://www.fema.gov/business/nfip/fzone1.shtm">http://www.fema.gov/business/nfip/fzone1.shtm</a>	N/A
General Information for • Agents & Consumers	<a href="http://www.floodsmart.gov/floodsmart/pages/index.jsp">http://www.floodsmart.gov/floodsmart/pages/index.jsp</a>	N/A
Supply Order Forms (bulk hardcopy orders): • Claims & Underwriting • Public Awareness Materials	FEMA Distribution Center P.O. Box 2012 Jessup, MD 20794-2012	Phone 1-800-480-2520 Fax 1-301-362-5335
Training on Flood Insurance	<a href="http://www.fema.gov/business/nfip/wshops.shtm">http://www.fema.gov/business/nfip/wshops.shtm</a> ; <a href="http://www.fema.gov/business/nfip/trainagt.shtm">http://www.fema.gov/business/nfip/trainagt.shtm</a>	N/A
<i>Watermark &amp; eWatermark</i> Newsletters	<a href="http://www.fema.gov/business/nfip/wm.shtm">http://www.fema.gov/business/nfip/wm.shtm</a> ; <a href="http://www.nfipiservice.com/watermark/index.html">http://www.nfipiservice.com/watermark/index.html</a>	N/A
Write Your Own (WYO) Companies, List of	<a href="http://www.fema.gov/library/viewRecord.do?id=4063">http://www.fema.gov/library/viewRecord.do?id=4063</a>	Phone 1-800-480-2520 (Ask for item F-073, “The Choice Is Yours”)
Write Your Own (WYO) Companies Writing MPPP, List of	<a href="http://www.fema.gov/nfipInsurance/search.do?action=Search&amp;state=mppp">http://www.fema.gov/nfipInsurance/search.do?action=Search&amp;state=mppp</a>	N/A

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

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

The NFIP Bureau and Statistical Agent operates a network of regional offices within the continental United States. The regional staff may be able to assist with problems and answer questions of a general nature. However, the regional offices do not handle processing, nor do they have policy files at their locations.

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

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<p><b>iService Headquarters</b>                      8400 Corporate Dr., Suite 350                      Landover, MD 20785                      Phone: 301-577-4104</p>	<p>Walter McGuckin                      Regional Support Lead                      Cell: 301-467-8103  <a href="mailto:wmcguckin@ostglobal.com">wmcguckin@ostglobal.com</a></p>	<p>Entire Country</p>
<p><b>Region I</b>                      P.O. Box 2156                      Merrimack, NH 03054                      Phone: 603-423-0470                      Fax: 603-423-0395</p>	<p>Robert Desaulniers                      Regional Manager                      Cell: 713-252-6779  <a href="mailto:rdesaulniers@ostglobal.com">rdesaulniers@ostglobal.com</a></p>	<p>Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont</p>
<p><b>Region II</b>                      P.O. Box 7342                      Penndel, PA 19047                      Phone: 267-560-5057                      Fax: 267-560-5057</p>	<p>Walter McGuckin                      Regional Support Lead                      Cell: 301-467-8103  <a href="mailto:wmcguckin@ostglobal.com">wmcguckin@ostglobal.com</a></p>	<p>New Jersey, New York, Puerto Rico, Virgin Islands</p>
<p><b>Region III</b>                      HC 87 Box 36                      Pocono Lake, PA 18347                      Phone: 570-643-6582                      Fax: 570-643-6582</p>	<p>Tom Kustelski                      Regional Manager                      Cell: 816-509-1949  <a href="mailto:tkustelski@ostglobal.com">tkustelski@ostglobal.com</a></p>	<p>Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia</p>
<p><b>Region IV</b>                      P.O. Box 1046                      Zephyrhills, FL 33539-1046                      Phone: 813-788-2624                      Fax: 813-788-2710</p>	<p>Lynne Magel                      Regional Manager                      Cell: 813-404-8782  <a href="mailto:lmagel@ostglobal.com">lmagel@ostglobal.com</a></p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p>P.O. Box 10                      Buford, GA 30515                      Phone: 770-614-0865</p>	<p>David Clukie                      Regional Liaison                      Cell: 813-767-5355  <a href="mailto:dclukie@ostglobal.com">dclukie@ostglobal.com</a></p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p><b>Region V</b>                      To Be Announced</p>	<p>Ally Bishop                      Acting Regional Manager                      Cell: 202-486-2738  <a href="mailto:abishop@ostglobal.com">abishop@ostglobal.com</a></p>	<p>Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin</p>

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<p><b>Region VI</b>  P.O. Box 1536  Frisco, TX 75034  Phone: 214-618-1092  Fax: 214-618-1092</p>	<p>Mark Lujan  Regional Manager  Cell: 425-417-3159  <a href="mailto:mlujan@ostglobal.com">mlujan@ostglobal.com</a></p>	<p>Arkansas, Louisiana, New Mexico, Oklahoma, Texas</p>
<p>P.O. Box 775  Wewoka, OK 74884  Phone: 405-257-9000  Fax: 405-257-9000</p>	<p>Carlton Watts  Regional Liaison  Cell: 301-928-3124  <a href="mailto:cwatts@ostglobal.com">cwatts@ostglobal.com</a></p>	<p>Arkansas, Louisiana, New Mexico, Oklahoma, Texas</p>
<p><b>Region VII</b>  P.O. Box 252  Louisburg, KS 66053  Phone: 913-837-5220  Fax: 913-837-5220</p>	<p>Ally Bishop  Regional Manager  Cell: 202-486-2738  <a href="mailto:abishop@ostglobal.com">abishop@ostglobal.com</a></p>	<p>Iowa, Kansas, Missouri, Nebraska</p>
<p><b>Region VIII</b>  7125 W. Jefferson Ave., Suite 400  Lakewood, CO 80235  Phone: 303-299-7873  Fax: 303-293-8585</p>	<p>Erin May  Regional Manager  Cell: 303-550-3658  <a href="mailto:emay@ostglobal.com">emay@ostglobal.com</a></p>	<p>Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming</p>
<p><b>Region IX</b>  P.O. Box 492  West Sacramento, CA 95691  Phone: 301-467-7291  Fax: 916-375-0927</p>	<p>Adam Lizarraga  Regional Manager  Cell: 301-467-7291  <a href="mailto:alizarraga@ostglobal.com">alizarraga@ostglobal.com</a></p>	<p>American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau</p>
<p><b>Region X</b>  9300 50th Ave. NE  Marysville, WA 98270  Phone: 360-658-8188  Fax: 360-658-8188</p>	<p>Kristin Minich  Regional Manager  Cell: 830-265-7796  <a href="mailto:kminich@ostglobal.com">kminich@ostglobal.com</a></p>	<p>Alaska, Idaho, Oregon, Washington</p>

## PAPERWORK BURDEN DISCLOSURE NOTICE

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

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

**DISCLOSURE OF BURDEN** – Public reporting burden for the collection of information titled “National Flood Insurance Program Policy Forms,” is estimated to average 10 minutes per response, excluding the VZone Risk Factor Rating Form. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for these forms, as part of this collection, is listed below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006). NOTE: Do not send completed forms to this address.

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

FEMA FORM NUMBER	TITLE	BURDEN HOURS
086-0-1	Application for Flood Insurance (New)	12.00 Minutes
086-0-1	Application for Flood Insurance (Renewal)	7.50 Minutes
086-0-2	Cancellation/Nullification Request	7.50 Minutes
086-0-3	General Change Endorsement (w/ and w/o Premium)	9.00 Minutes
086-0-4	V-Zone Risk Factor Rating	6.50 Hours
086-0-5	Preferred Risk Policy Application	8.00 Minutes

home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for at or before closing. The rules provided in subsection A. Receipt Date must be used.

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

### 13. Endorsement – 1-Day Waiting Period (Map Revision)

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

### 14. Renewal with Inflation Increase Option

The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation.

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

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

### 15. Renewal with Higher PRP Limits

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

### 16. Renewal with Deductible Reduction

The deductible amount may be reduced at the time of renewal. In order for the deductible reduction to take effect on the renewal date, the request and full premium must be received at least 30 days

prior to the renewal effective date, except when the deductible reduction is part of the renewal offer and the renewal offer reflecting the deductible reduction was made at least 30 days prior to the renewal date.

## IX. COVERAGE

### A. Limits of Coverage

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

### B. Deductibles

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

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

The ICC limit of liability is \$30,000. The SFIP pays for complying with a state or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

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

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

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

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

- Be a repetitive loss structure as defined, for which the NFIP paid a previous qualifying claim, in addition to the current claim. The state or community must have a cumulative, substantial damage provision or



repetitive loss provision in its floodplain management law or ordinance being enforced against the structure;  
or

- Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

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

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

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 2 exceptions, where insufficient premium or incomplete rating information is discovered after a loss, the 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 2 exceptions to apply.

The 2 exceptions are following and apply only when after a loss it is discovered that the premium is insufficient to provide the coverage requested, or there is critical rating information missing that is necessary to properly rate the policy:

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 then have 30 days to pay the additional premium that is due for the remainder of the policy term, to restore the originally requested limits without a waiting period. If additional information is needed, policyholders will have 60 days to obtain the additional information, and then 30 days to pay the additional premium due for the remainder of the term, to restore the originally requested limits without a waiting period.

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

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 limits until the information, if required, and the premium are received by the company within the required time.

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

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

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

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

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

1. No RCBAP
  - a. If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.
  - b. If there is damage to building elements of the unit as well, the building coverage limit under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.
2. RCBAP Insured to at Least 80% of the Building Replacement Cost



**TABLE 6. TENTATIVE RATES TABLE<sup>1</sup>**

RATES PER \$100 OF COVERAGE

(Basic/Additional)

**FIRM ZONES A, AE, A1-A30, A0, AH RATES**

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
<b>Non-Elevated, No Basement</b>				
1-4 Family	4.00	3.00	6.00	4.00
Other Residential	6.00	4.00	6.00	4.00
Non-Residential	6.00	4.00	8.00	8.00
<b>Non-Elevated with Basement/ Elevated Building<sup>2</sup></b>				
1-4 Family	2.00	2.00	2.00	2.00
Other Residential	3.00	3.00	2.00	2.00
Non-Residential	3.00	3.00	3.00	3.00

**FIRM ZONES V, V1-V30, VE RATES**

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
<b>Non-Elevated, No Basement</b>				
1-4 Family	8.00	8.00	11.00	11.00
Other Residential	11.00	11.00	11.00	11.00
Non-Residential	11.00	11.00	11.00	11.00
<b>Non-Elevated with Basement/ Elevated Building<sup>2</sup></b>				
1-4 Family	5.00	5.00	5.00	5.00
Other Residential	7.00	7.00	5.00	5.00
Non-Residential	7.00	7.00	7.00	7.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as an elevated building or has a basement as defined by the NFIP.

**TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE**

FEDERAL POLICY FEE <sup>1</sup>	PROBATION SURCHARGE
\$40	\$50

1. For the Preferred Risk Policy, the Federal Policy Fee is \$20.

**III. DEDUCTIBLES**

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. An optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. See Table 8B for deductible options. Refer to the Condominiums section for the RCBAP optional deductibles.

**A. Deductible Buyback**

Policyholders who wish to reduce their deductibles from the standard deductibles of \$2,000 for Pre-FIRM SFHA risks may opt to purchase separate \$1,000 deductibles for building and contents coverages, for an additional premium. The deductible factors provided in Table 8B must be used to calculate the deductible surcharge. For an RCBAP, use the RCBAP Deductible Factors table in the Condominiums section.

**B. Changes in Deductible Amount**

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form.

Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible, unless the request is in connection with making, increasing, extending, or renewing a loan.

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

**TABLE 8A. STANDARD DEDUCTIBLES**

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$2,000	B, C, X, A99, D	\$1,000		\$1,000
	A, AO, AH, A1-A30, AE, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$2,000	\$1,000	\$1,000

not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

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

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

### **C. Special Rates**

Certain risks may be eligible for Federal Emergency Management Agency (FEMA) Special Rates consideration. These risks include Post-FIRM high-rise residential condominium buildings, eligible under the RCBAP, where the Lowest Floor Elevation is below the BFE, unfinished, and used for building access, parking, or storage only. The other eligible risks are Post-FIRM buildings with hanging floors elevated on posts, piers, pilings, or columns and with the lowest elevated floor that is below the BFE unfinished and used for building access only. (For examples of hanging floors, refer to the Lowest Floor Guide section in this manual.)

To request FEMA Special Rates, the company must submit the appropriate documentation to the NFIP Bureau and Statistical Agent along with a complete Application and Elevation Certificate. The required additional documentation includes the following:

1. For High-Rise Residential Condominium Buildings
  - a. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction
  - b. Elevated Building Determination Form signed by the insured
  - c. Structural plans
  - d. Replacement cost documents
  - e. Value and use of the floor(s) below the BFE
  - f. Clear pictures of interior of the floor(s) below the BFE

- g. List and value of machinery and equipment below the BFE

2. For Hanging Floors

- a. Pictures of the interior and exterior of the unfinished lowest elevated floor
  - b. Value of the unfinished lowest elevated floor
  - c. List and value of machinery and equipment and appliances.

### **D. NFIP "Grandfather" Rules – Effect of Map Revisions on Flood Insurance Rates**

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

The implementation of a new FIRM raises the following question: How does the new map affect flood insurance rates?

1. Grandfather Rules – Eligibility

To recognize policyholders who have built in compliance with the FIRM and/or maintained continuous coverage, FEMA has "grandfather rules." These rules allow such policyholders to benefit in the rating for that building.

- a. Built in Compliance

Buildings that are built in compliance with the FIRM in effect at the time of construction are eligible for grandfathering. For elevated buildings, the lowest finished floor must be at or above the BFE. In both A and V Zones, enclosures below the BFE must be unfinished and used solely for parking, storage, or building access.

For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance). In addition, there cannot be any machinery/equipment servicing the building below the BFE.

The insured would have the option of using the current rating criteria for that property or having the premium rate determined by

using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed.

#### b. Continuous Coverage

Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are eligible for grandfathering rules. This will result in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

When policies for buildings insured under the 2-year PRP Eligibility Extension are renewed as standard-rated policies at the end of the eligibility period, they may be rated using X-Zone rates if their previous zone was B, C, or X. If the previous zone was D, use D-Zone rates.

To document continuous coverage when policies are moved from 1 insurer to another, the receiving company must obtain the immediately prior year's policy declarations page from the previous insurer.

To document continuous coverage when there is a transfer of property ownership, the new property owner or the agent/producer must obtain the immediately prior year's policy declaration page and submit a copy with the application.

### 2. General Rule of Rating

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

### 3. Existing Business – Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the lowest finished floor level lower than the BFE on that FIRM. For elevated buildings, the lowest finished floor must be at or above the BFE.

The enclosures must be unfinished and used solely for parking, storage, or building access.

For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

For V Zones, the enclosures must be constructed with breakaway walls (refer to the Lowest Floor Guide section for guidance).

#### a. Examples – Post-FIRM Construction

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

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

The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -1. Since the building was built in compliance and was not altered in any way, the policy can be rated using a +1 elevation difference.

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

#### b. Example – Pre-FIRM Construction

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

### 4. New Business – Applications for Coverage

#### a. Post-FIRM Construction

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

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

- The building was built in compliance with the map in effect at the time of construction. For elevated buildings, the lowest finished floor must be at or above the BFE. The enclosures must be unfinished and used solely for parking, storage, or building access.

For A Zones, proper openings are required (refer to the Lowest Floor Guide section for guidance for proper openings).

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If a lender determines that a loan on a building located in an SFHA does not have flood insurance coverage but should be covered, then the coverage is effective upon the completion of an Application and presentment of premium.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-Rate quotations, excluding the ICC Premium, Federal Policy Fee, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting

documentation must be resubmitted for another determination of the rating.

#### **H. Crawlspace**

A building with a "crawl space" (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor. For the purpose of completing the Flood Insurance Application, a building with a crawl space that is not subgrade must be described as an elevated building.

If a crawl space is below grade on all sides, and the elevation of the crawl space floor is below the BFE, the crawl space must be rated according to the guidelines found in the Lowest Floor Guide section. A crawl space with its interior floor below grade on all sides is considered a basement; therefore, the SFIP basement coverage limitations apply to such crawl spaces. For the purpose of completing the Flood Insurance Application, the building must be described as a non-elevated building with subgrade crawl space.

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

**XV. CONTENTS LOCATION**


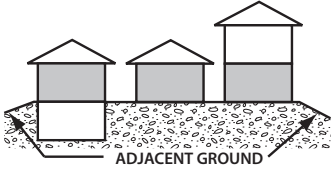
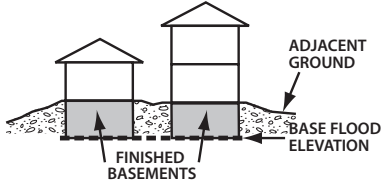
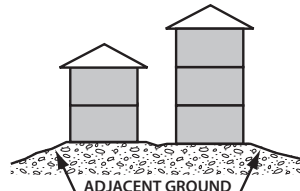
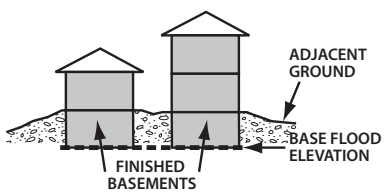
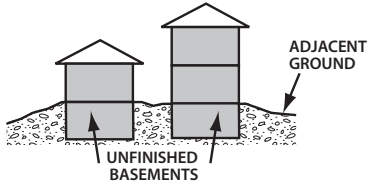
**A. Single-Family Dwellings**

For rating purposes, contents in a single-family dwelling are considered to be located throughout the entire building regardless of the building type, with limited coverage in a basement and an enclosed area beneath the lowest elevated floor. Refer to the SFIP.


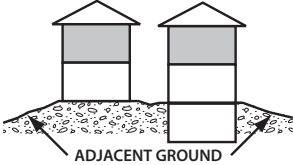
**B. Multi-Family and Non-Residential Buildings**

The shaded areas in the illustrations below identify the location of the contents. The rates for contents located in the area indicated will be established based on the zone, construction date, and building description.

**1. NON-ELEVATED BUILDINGS (contents in shaded areas)**

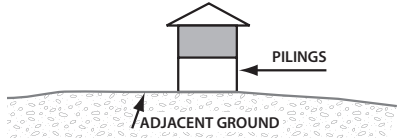
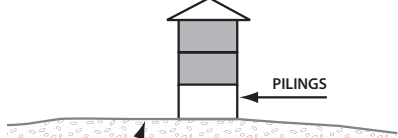
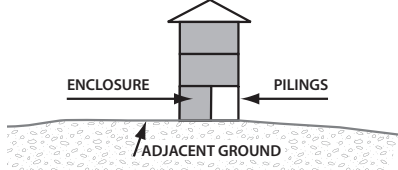
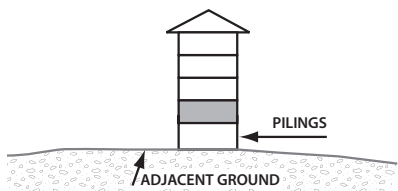
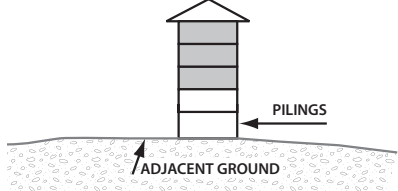
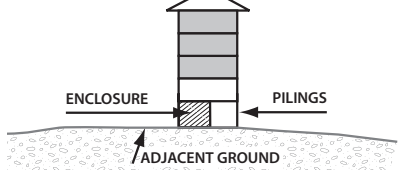
		<b>ON APPLICATION FORM</b>			
		<b>Building Type (including basement, if any)</b>	<b>Basement</b>	<b>Contents</b>	
	 <p>ADJACENT GROUND</p>	<ul style="list-style-type: none"> <li>• 1 Floor</li> <li>or</li> <li>• 2 Floors</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> <li>or</li> <li>• Finished</li> <li>or</li> <li>• Unfinished</li> </ul>	<ul style="list-style-type: none"> <li>• Lowest Floor Only Above Ground Level</li> </ul>	
	 <p>ADJACENT GROUND</p> <p>BASE FLOOD ELEVATION</p> <p>FINISHED BASEMENTS</p>	<ul style="list-style-type: none"> <li>• 2 Floors</li> <li>or</li> <li>• 3 or More Floors</li> </ul>	<ul style="list-style-type: none"> <li>• Finished</li> </ul>	<ul style="list-style-type: none"> <li>• Basement Only</li> </ul>	<p>LIMITED COVERAGE IN BASEMENT</p>
	 <p>ADJACENT GROUND</p>	<ul style="list-style-type: none"> <li>• 2 Floors</li> <li>or</li> <li>• 3 or More Floors</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Lowest Floor Above Ground Level and Higher Floors</li> </ul>	
	 <p>ADJACENT GROUND</p> <p>BASE FLOOD ELEVATION</p> <p>FINISHED BASEMENTS</p>	<ul style="list-style-type: none"> <li>• 2 Floors</li> <li>or</li> <li>• 3 or More Floors</li> </ul>	<ul style="list-style-type: none"> <li>• Finished</li> </ul>	<ul style="list-style-type: none"> <li>• Basement and Above</li> </ul>	<p>LIMITED COVERAGE IN BASEMENT</p>
	 <p>ADJACENT GROUND</p> <p>BASE FLOOD ELEVATION</p> <p>UNFINISHED BASEMENTS</p>	<ul style="list-style-type: none"> <li>• 2 Floors</li> <li>or</li> <li>• 3 or More Floors</li> </ul>	<ul style="list-style-type: none"> <li>• Unfinished</li> </ul>	<ul style="list-style-type: none"> <li>• Basement and Above</li> </ul>	<p>LIMITED COVERAGE IN BASEMENT</p>

**NON-ELEVATED BUILDINGS continued** (contents in shaded areas)

<b>ON APPLICATION FORM</b>		
<b>Building Type (including basement, if any)</b>	<b>Basement</b>	<b>Contents</b>
	<ul style="list-style-type: none"> <li>• 3 or More Floors</li> </ul>	<ul style="list-style-type: none"> <li>• Finished or Unfinished</li> <li>• Lowest Floor Above Ground Level and Higher Floors</li> </ul>
	<ul style="list-style-type: none"> <li>• 2 Floors or 3 or More Floors</li> </ul>	<ul style="list-style-type: none"> <li>• None or Finished or Unfinished</li> <li>• Above Ground Level More Than 1 Full Floor</li> </ul>

**2. ELEVATED BUILDINGS** (contents in shaded areas)

**ON APPLICATION FORM**

	<b>Building Type</b> (including enclosure, if any)	<b>Enclosure</b>	<b>Contents</b>
 <p>Elevated building free of obstruction</p>	<ul style="list-style-type: none"> <li>• 1 floor</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Lowest Floor Only Above Ground Level</li> </ul>
 <p>Elevated building free of obstruction</p>	<ul style="list-style-type: none"> <li>• 2 floors</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Lowest Floor Above Ground Level And Higher Floor</li> </ul>
 <p>Elevated building with enclosure below lowest elevated floor</p>	<ul style="list-style-type: none"> <li>• 3 or more floors</li> </ul>	<ul style="list-style-type: none"> <li>• Unfinished</li> </ul>	<ul style="list-style-type: none"> <li>• Basement/ Enclosure and Above</li> </ul>
LIMITED COVERAGE IN ENCLOSED AREA			
 <p>Elevated building, multiple occupancy, no enclosure</p>	<ul style="list-style-type: none"> <li>• 3 or more floors</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Lowest Floor Only Above Ground Level</li> </ul>
 <p>Elevated building, multiple occupancy, no enclosure</p>	<ul style="list-style-type: none"> <li>• 3 or more floors</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Above Ground Level More Than 1 Full Floor</li> </ul>
 <p>Elevated building, multiple occupancy, with enclosure</p>	<ul style="list-style-type: none"> <li>• 3 or more floors</li> </ul>	<ul style="list-style-type: none"> <li>• Unfinished</li> </ul>	<ul style="list-style-type: none"> <li>• Above Ground Level More Than 1 Full Floor</li> </ul>



**XVI. FIRMS WITH WAVE HEIGHTS**

The agent/producer must determine whether or not the BFE on the FIRM includes wave height. With very few exceptions (for communities on the West Coast), the FIRMs published prior to January 1, 1981, give still water levels that do not include wave height. FIRMs published January 1, 1981, and later indicate whether or not wave height is included. If wave height is included, the following statement appears on the map legend:

“Coastal base flood elevations shown on this map include the effects of wave action.”

These adjustments apply to 1981 Post-FIRM construction (after October 1, 1981) for zones V1–V30 and VE.

**A. Procedure for Calculating Wave Height Adjustment**

The following information is needed:

1. A completed Elevation Certificate.
2. BFE from the Elevation Certificate (Item B9) or from the FIRM.
3. Lowest Adjacent Grade from Item C2.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
4. Depth of Still Water Flooding (subtract the Lowest Adjacent Grade from the BFE).

The additional elevation due to wave crest in V-Zone areas will normally vary from a minimum of 2.1 feet to 0.55 times the still water depth at the site. (BFE including wave height adjustment = still water BFE + 0.55 × [still water BFE – lowest adjacent grade elevation].)

For example, a building’s site is determined to be located in Zone V8 with a BFE of 14’ NGVD on the appropriate FIRM. Using the information from the Elevation Certificate, the BFE is calculated as follows:

*Example 1:*

Base Flood Elevation . . . . .	14'
Lowest Adjacent Grade . . . . .	<u>-6'</u>
Difference . . . . .	8'
Factor . . . . .	<u>× 0.55</u>

Wave height adjustment (2.1' minimum) . . . . .	4.4'
Base Flood Elevation . . . . .	<u>+ 14'</u>
BFE adjusted . . . . .	18.4'

*Example 2:*

Base Flood Elevation . . . . .	14'
Lowest Adjacent Grade . . . . .	<u>-11'</u>
Difference . . . . .	3'
Factor . . . . .	<u>× 0.55</u>
Wave height adjustment (2.1' minimum) . . . . .	1.65'
	2.1'*
Base Flood Elevation . . . . .	<u>+ 14'</u>
BFE adjusted . . . . .	16.1'

\* In Example 2, if the calculation results in less than the minimum 2.1 feet, use 2.1 feet in the calculation of the BFE adjusted.

**B. Wave Heights in Numbered Zones V1–V30 and VE 1981 Post-FIRM Construction**

For most communities that have Coastal High Hazard Areas, the Wave Height Adjustment to the BFE has been included on the FIRM.

No wave height adjustment is required for any numbered V-Zone area included on a FIRM for any Pacific Coast community since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

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

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

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or

other source, until such other data have been provided by FEMA as criteria to determine the BFEs, including wave heights.

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

Factors used in determining the appropriate insurance rate are:

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

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

### **XVII. FLOODPROOFED BUILDINGS**

Not all buildings are eligible for the floodproofing credit. Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

#### **A. Elevation Difference**

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

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

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

#### **B. Rating**

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

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

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

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

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

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

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

paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss.

Assessment coverage cannot be used to meet the 80% coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

In addition, assessment coverage cannot be used to pay a loss assessment resulting from a deductible under the RCBAP.

For more information on this topic, see “E. Loss Assessments” in the General Rules section and Section III. C.3. of the Dwelling Form, “Condominium Loss Assessments,” in the Policy section.

## V. DEDUCTIBLES AND FEES

### A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss, including any appurtenant structure loss. The Standard Deductible is \$2,000 for a residential condominium building, located in a Regular Program community in SFHAs, i.e., zones A, AO, AH, A1–A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1–A30, AR/A), V, V1–V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in zones A99, B, C, D, or X, the Standard Deductible is \$1,000.

Optional deductible amounts are available under the RCBAP; see Table 7 in this section.

### B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit . . . . .	\$40	per policy
2–4 units . . . . .	\$80	per policy
5–10 units . . . . .	\$200	per policy
11–20 units . . . . .	\$440	per policy
21 or more units . . . . .	\$840	per policy

## VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

## VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15%, will be reduced to 5% on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

## VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS’ DWELLING POLICIES

Unit owners’ policies written under the Dwelling Form may be canceled mid-term for the reasons mentioned in the Cancellation/Nullification section of this manual. To cancel building coverage while retaining contents coverage on a unit owner’s policy, submit a general change request. In the event of a cancellation:

- The commission on a unit owner’s policy will be retained, in full, by the agent/producer;
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro-rata basis; *and*
- The premium refund will be calculated on a pro-rata basis.

An existing policy written under the Dwelling Form or RCBAP Form may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

## IX. APPLICATION FORM

The agent/producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach 2 new photographs that show the front and back of the building and that were taken and dated within 90 days of the mailing date. The photographs must confirm the building’s description, and at least 1 photograph must clearly show the location of the lowest floor used for rating the risk.

### A. Type of Building

For an RCBAP, the “Building” section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high-rise or low-rise.

High-rise (vertical) condominium buildings are defined as containing at least 5 units and having at least 3

floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having fewer than 5 units and/or fewer than 3 floors. Low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single-family buildings.

For a Dwelling Form used to insure a condominium unit, see the Application section of this manual.

## **B. Replacement Cost Value**

For an RCBAP, use normal company practice to estimate the RCV and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property valuation report that states the value of the building, including its foundation, on an RCV basis. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain reasonable accuracy of the RCV for the building, the agent/producer must update this information and provide it to the insurer at least every 3 years. (See sample notification letter regarding updating RCV on page CONDO 9.)

## **C. Coverage**

Ensure that the "Coverage and Rating" section of the Application accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, inform the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

### **1. Building**

Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits.

The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of \$175,000.

The building Basic Limit amount of insurance for low-rise condominium buildings is \$60,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed \$250,000 (Regular Program limit) times the total number of units (residential and non-residential) in the building.

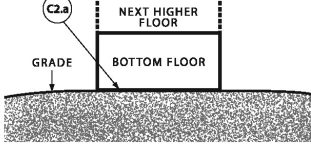
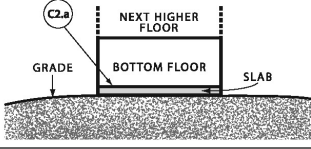
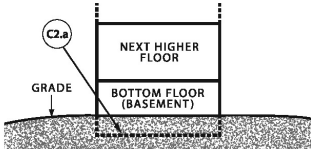
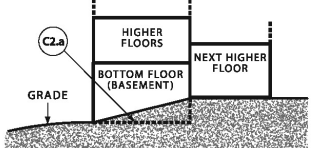
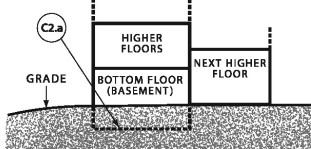
### **2. Contents**

Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic Limits before any Additional Limits. Contents coverage purchased by the association is for only those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of \$25,000 may be filled in. For the Additional Limits, up to a total of \$75,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed \$100,000.

## **D. Rates and Fees**

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see Table 7 in this section.
2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were 1 unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the Increased Cost of Compliance (ICC) Premium.
5. Calculate the Community Rating System (CRS) discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

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

<p><b>BUILDING DIAGRAM #1A</b></p> <p><b>Distinguishing Feature:</b> The bottom floor is at or above ground level (grade) on at least one side.*</p> <p><b>Lowest Floor for Rating:</b> Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a or Item C2.d (if structure has attached garage)</p>	<p>All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #1B</b></p> <p><b>Distinguishing Feature:</b> The bottom floor is at or above ground level (grade) on at least one side.*</p> <p><b>Lowest Floor for Rating:</b> Top of slab or lower attached garage if it has machinery and equipment below BFE unless the garage is properly vented</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a or Item C2.d (if structure has attached garage)</p>	<p>All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #2</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p><b>Lowest Floor for Rating:</b> Top of basement floor</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a</p>	<p>All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #3</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*</p> <p><b>Lowest Floor for Rating:</b> Top of slab</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a</p>	<p>All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #4</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p><b>Lowest Floor for Rating:</b> Top of slab (basement floor)</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a</p>	<p>All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.</p> 

<p><b>Lowest Floor Guide for Zones AO and A (without Estimated BFE)</b></p>	<p><b>BUILDING DIAGRAMS</b></p> <p><b>Distinguishing Feature:</b> All buildings</p> <p><b>Lowest Floor for Rating:</b> Difference between the top of the bottom floor and highest adjacent grade</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Use the measurement provided in Item E1. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-9 with proper openings, use the measurement provided in Item E2.</p>
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\*Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.



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

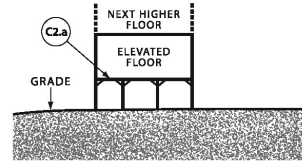
### BUILDING DIAGRAM #5

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

**Lowest Floor for Rating:** Lowest elevated floor

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

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



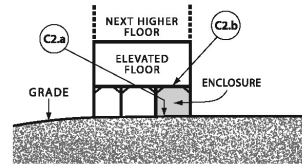
### BUILDING DIAGRAM #6

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

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

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

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



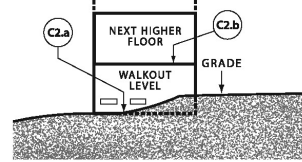
### BUILDING DIAGRAM #7

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

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

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

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



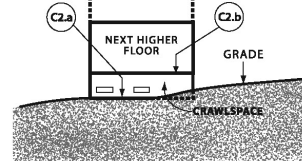
### BUILDING DIAGRAM #8

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

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

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

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



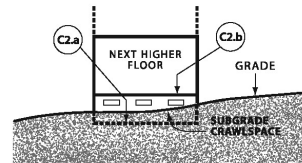
### BUILDING DIAGRAM #9

**Distinguishing Feature:** The bottom (crawlspace) floor is below ground level (grade) on all sides.\* (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

**Lowest Floor for Rating:** Top of subgrade crawlspace

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

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



\*\*An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than 1 square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings see NFIP Technical Bulletin 1.

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

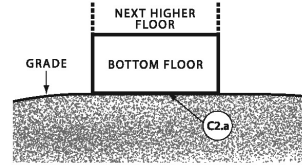
### BUILDING DIAGRAM #1A

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

**Lowest Floor for Rating:** Bottom of slab

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

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



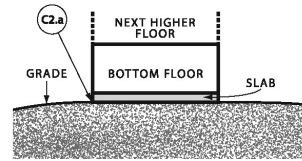
### BUILDING DIAGRAM #1B

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

**Lowest Floor for Rating:** Bottom of slab

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

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



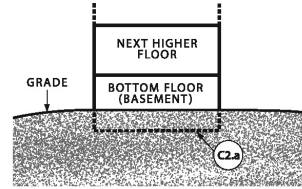
### BUILDING DIAGRAM #2

**Distinguishing Feature:** The bottom floor (basement or underground garage) is below ground level (grade) on all sides.\*

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

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

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



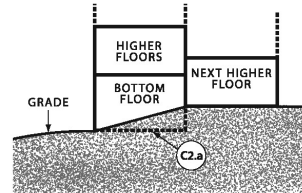
### BUILDING DIAGRAM #3

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

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

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

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



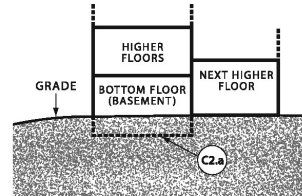
### BUILDING DIAGRAM #4

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

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

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

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



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

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

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

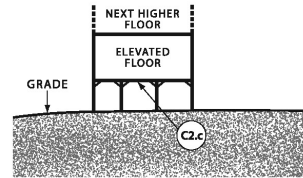
### BUILDING DIAGRAM #5

**Distinguishing Feature:** The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is ½ inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

**Lowest Floor for Rating:** Bottom of lowest horizontal structural member

**Elevation Needed for Rating from FEMA Elevation Certificate:**  
Item C2.c.

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



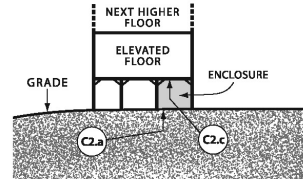
### BUILDING DIAGRAM #6

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

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

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

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



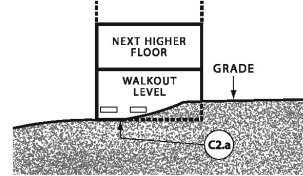
### BUILDING DIAGRAM #7

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

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

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

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



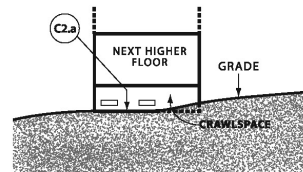
### BUILDING DIAGRAM #8

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

**Lowest Floor for Rating:** Bottom floor

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

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



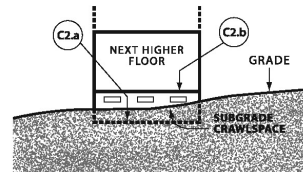
### BUILDING DIAGRAM #9

**Distinguishing Feature:** The bottom (crawlspace) floor is below ground level (grade) on all sides.\* (If the distance from the crawlspace to the top of the next higher floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)

**Lowest Floor for Rating:** Bottom of subgrade crawlspace

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

All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.



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

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



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



<b>Building Description</b>	1 floor with finished or unfinished basement
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment in basement
<b>Lowest Floor for Rating</b>	No Elevation Certificate required
<b>Application Should Show</b>	Building type — 2 floors Basement — Finished or unfinished Is building elevated? — No
<b>Pre-FIRM Rating</b>	Use Pre-FIRM rate table <b>With Basement</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>With Basement</b> category.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

<b>Building Description</b>	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	None
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	<b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate. <b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate. <b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. <b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

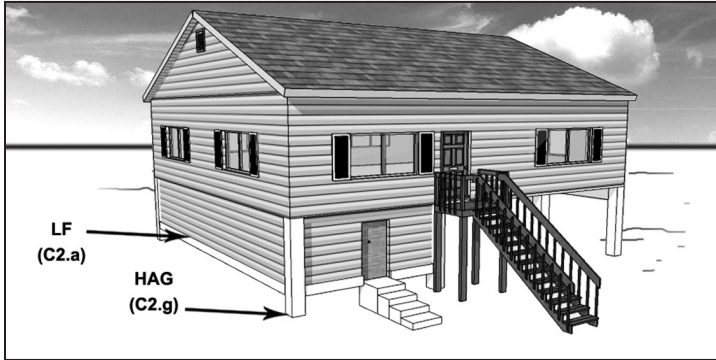
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

<b>Building Description</b>	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	<b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate. <b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate. <b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. <b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

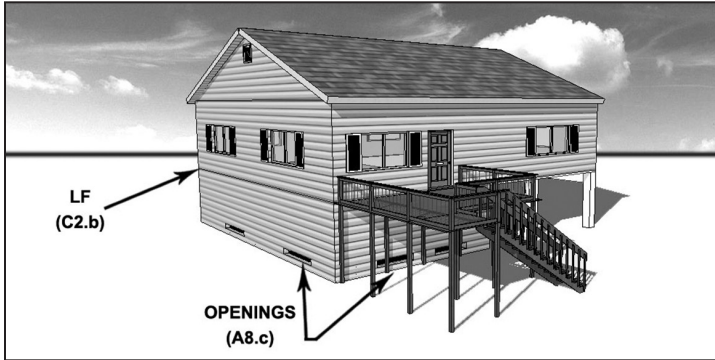
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

<b>Building Description</b>	1 floor with unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Unfinished enclosure With proper openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Top of next-higher floor (elevated floor)
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>A Zone without BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	<b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate. <b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate. <b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. <b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

<b>Building Description</b>	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Unfinished enclosure With proper openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Lowest elevated floor
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<b>AO Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>AH Zone:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>A Zone with BFE<sup>2</sup>:</b> Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category. <b>A Zone without BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	<b>AO Zone:</b> If difference between LF <sup>1</sup> and HAG <sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate. <b>AH Zone:</b> If LF <sup>1</sup> elevation is greater than or equal to the BFE <sup>2</sup> , use <b>With Certification of Compliance or Elevation Certificate</b> rate. If not, use <b>Without Certification of Compliance or Elevation Certificate</b> rate. <b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. <b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF <sup>1</sup> and HAG <sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.

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



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

<b>Building Description</b>	2 floors with unfinished enclosed area (see Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid foundation walls
<b>Type of Enclosure</b>	Unfinished enclosure (garage) and crawlspace No openings
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Top of bottom floor (lower of crawlspace or garage)
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating</b>	<b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. <b>AH Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. <b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

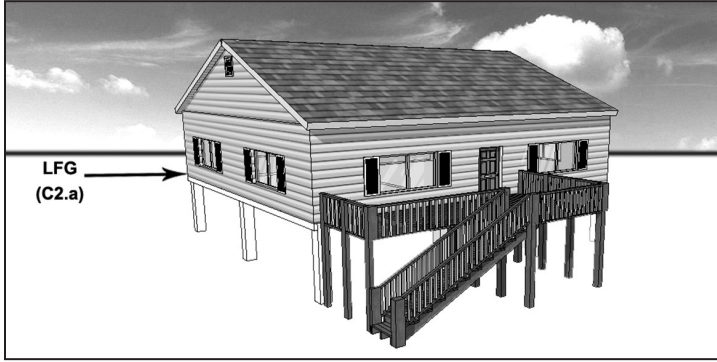
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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



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

<b>Building Description</b>	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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



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

<b>Building Description</b>	Elevated on piers, posts, piles, or columns with hanging floor 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE <sup>2</sup> is unfinished and used for storage or building access only, use <b>More Than 1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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



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

<b>Building Description</b>	1 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid foundation walls
<b>Type of Enclosure</b>	Enclosure garage and storage area Proper openings in garage and enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Top of next-higher floor (elevated floor)
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	Use Pre-FIRM rate table <b>No Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>1 Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

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



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

<b>Building Description</b>	2 floor Mid-Level Entry with unfinished enclosure (see Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid foundation walls
<b>Type of Enclosure</b>	Enclosure garage and storage area No proper openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Floor of garage and storage area
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	Use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than 1 Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

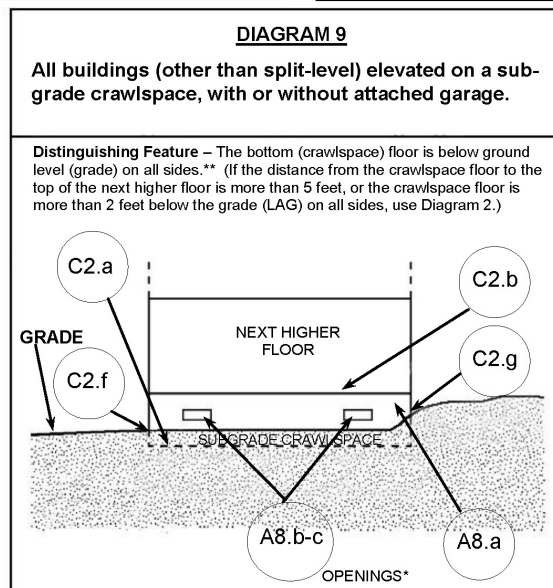
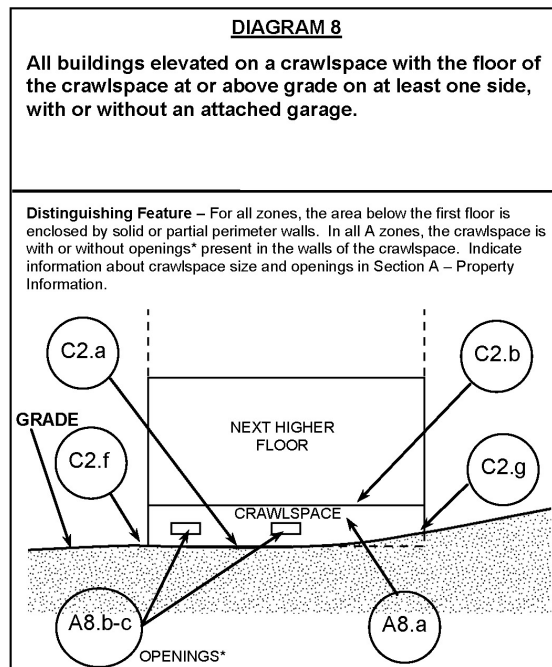
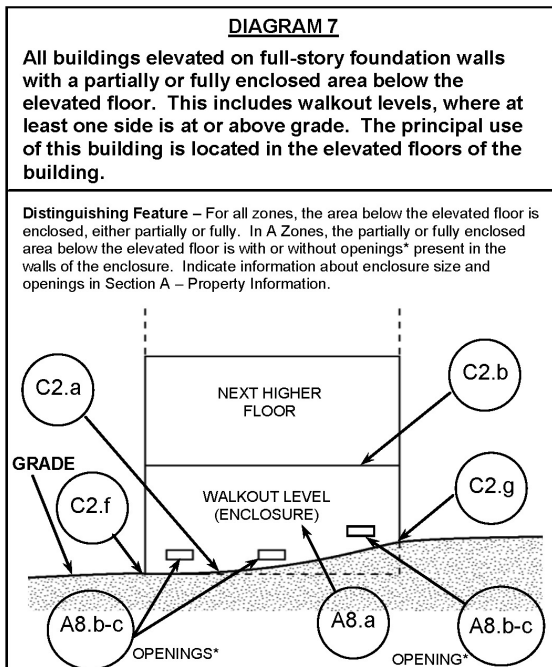
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> Pre-FIRM buildings may be rated using Post-FIRM rating if more favorable to the insured

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

NOTE: Above references may not apply to this page.



\* An “opening” is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than one square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

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



# GENERAL CHANGE ENDORSEMENT

The National Flood Insurance Program (NFIP) General Change Endorsement form cannot be used to renew a policy, or extend or change a policy year. However, the General Change Endorsement form or a similar request with the necessary information can be used to make certain types of coverage and rating changes or corrections to existing policy data.

## I. ENDORSEMENT RULES

### A. Coverage Endorsements

#### 1. Addition of Coverage or Increase in Amount of Insurance

Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy year. The additional premium is calculated pro rata for the balance of the policy year, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each Write Your Own (WYO) Company's standard business practice. (See Examples 1 through 4 at the end of this section.) Refer to the General Rules section for the applicable waiting period.

#### 2. Reduction in Amount of Insurance

A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance, or a current appraisal or cost estimate is provided which shows that the building's current coverage amount is higher than the estimated replacement cost of the building. (See Example 5 at the end of this section.)

A reduction in the amount of *contents* insurance *cannot* be made unless some of the contents have been sold or removed, which reduces the contents' value to less than the amount of the contents insurance.

If the insured has a non-NFIP policy, the coverage can be reduced to the amount of the non-NFIP policy deductible.

#### 3. Removal of Coverage

There is no return premium for the removal of building or contents coverage unless the property is no longer at the described location or the property of the policyholder. (See Example 6 at the end of this section.)

### B. Rating Endorsements

#### 1. Rate Reduction

It is not permissible to revise a policy's rating during a policy year, due to a rate decrease, unless the effective date of the rate change is prior to the policy's effective date.

#### 2. Rating Adjustment

NFIP rules require that the policy must be in effect in order to process refunds.

Rating adjustments will be allowed for only the current year for the following situations:

- Use of the grandfather rules. The endorsement effective date is the effective date of the current policy year.
- Use of the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
- Use of the Federal Emergency Management Agency (FEMA) Special Rates (see the Rating section). The endorsement effective date is the date that FEMA provided the rates.
- Revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown). The endorsement effective date is the effective date of the current policy year.
- Use of Post-FIRM rating for a Pre-FIRM building. The refund will be processed if the insured provides an Elevation Certificate (EC). The endorsement effective date is the effective date of the current policy year.
- Use of an EC on Post-FIRM buildings rated using "Without Certification of Compliance or Elevation Certificate" for zones AO and AH, or "No Elevation Certificate or No BFE" for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy year.
- Use of an updated EC. The endorsement effective date is the effective date of the current policy year.

#### 3. Revision of an Alternative Rating

Alternative rating is used to determine the premium on a Renewal Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by agents/producers for the rating of Pre-FIRM construction. Alternative rating allows the

agent/producer and the policyholder 1 year to revise the rating, so a premium refund can be obtained from the renewal or inception date if it is determined that the insured property is located in a lower-rated zone. During subsequent policy years, such revisions may also be made effective with the start of the policy year.

#### 4. Map Revision

A policy may be endorsed to revise the flood zone or change the Base Flood Elevation (BFE) in which a building is located to provide a more favorable rating due to a physical revision of the FIRM, a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR). The effective date of the endorsement to rate a policy with the current zone must be the effective date of the map revision.

The following endorsement rules must be used:

- If a map revision or amendment became effective during the current policy year, the refund for the premium difference after revising the zone or BFE is prorated, using the date of the map revision or amendment as the endorsement effective date.
- If a map revision or amendment became effective in the previous policy year, a refund of the premium difference is granted for the current policy year and either the pro-rata or full portion of the previous policy year, depending on the map revision or amendment date. The endorsement effective date is the map revision or amendment date or the previous policy year inception date, whichever is later.
- If the policy has expired, the endorsement request must be received within 6 months of the expiration date; otherwise, no refund is available. Before refunding a premium for an expired term, the insurer must check with the policyholder for the existence of a current policy with another WYO Company. Under no circumstances will an insured be allowed a refund for more than 2 policy years, regardless of whether the same or different WYO Company or Companies issued the policy or policies.

Before processing the endorsement, the agent/producer should check the Flood Map Status Information Service to make sure that the LOMA or LOMR is still valid (or has been recertified) based on the most recent map revision. Also, if the revised map changes the BFE, verify that the same elevation datum is used to determine the building elevations on the EC.

When a community has been converted from the Emergency Program to the Regular Program, the policy rating may be revised to reflect the correct flood zone. However, no premium refund is allowed on premium previously paid.

#### C. Misrated Policy

A flood policy can be endorsed to correct misratings. Misratings that may generate refunds include only the following errors made at the time of application:

- Building description;
- Flood zone;
- BFE;
- Community number; *and*
- Lowest floor used for rating.

A premium refund for a misrated policy going back a maximum of 6 calendar years from the current policy year will be allowed with proper documentation (see III.B.2.a.). Any lapse in coverage is included in determining the number of years for which a premium refund is allowed.

**NOTE:** The presentation of additional rating information (e.g., use of Post-FIRM rating for a Pre-FIRM building) or a change in the rating information (e.g., a new EC, a LOMA, or a map revision) is not considered a misrating. See subsection "B. Rating Endorsement" in this section.

#### D. Conversion of Standard-Rated Policy to PRP Due to Misrating

A policy written as a standard-rated B, C, or X Zone policy and later found to be eligible for a Preferred Risk Policy (PRP) may be endorsed or rewritten as a PRP for only the current policy year.

When the risk has been misrated since the time of application with a zone other than B, C, or X but is later found to be in a B, C, or X Zone and eligible for a PRP, the insurer will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy year; *and*
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be equal to either the building limit issued under the standard-rated B, C, or X Zone policy or the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated B, C, or X Zone building limit. For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the



next-higher limit. If building coverage is desired, or the building and/or contents coverage requested exceeds the limits described above, the coverage should be endorsed with a 30-day waiting period.

### **E. Changing Deductibles**

Increasing deductibles is permitted during the current policy year. (See Example 7 at the end of this section.) Deductibles cannot be reduced mid-term, unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will apply unless the request to reduce the deductible is in connection with making, increasing, extending, or renewing a loan.

The Increased Cost of Compliance (ICC) Premium is not eligible for the deductible discount or surcharge. First calculate the deductible discount or surcharge, then add in the ICC Premium.

### **F. Property Address Corrections**

A flood policy may not be endorsed to change the insured property location. This includes relocation from 1 unit to another unit within the same building, and relocation of a mobile home/travel trailer to a new location. An endorsement may not be submitted when it will result in a change to the actual building to be insured, regardless of whether a loss has or has not occurred. A new Application and a new premium must be submitted, and any applicable waiting period for the SFIP to become effective will apply. The following exceptions allow for a property address correction:

1. An endorsement may be submitted to correct an erroneous property address (e.g., one made through typographical error or an Emergency 911 property address change) when it does not result in a change of the building to be insured. In the case where there are no paid or pending claims, a correction can be made without a waiver from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP. The address may be corrected in the following situations:
  - The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; *or*
  - The address used to describe the insured building indicated on the Application has changed with the United States Post Office; *or*
  - A postal address is being supplied for a descriptive or legal address originally provided on the Application.
2. In a situation where there is a pending claim, and the agent/producer indicates that the address

on the policy is not the correct address for the building intended to be insured, a waiver may be sought from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP in the following instances:

- The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement, and the insured has no insurable interest in the building at the address incorrectly indicated on the application; *or*
- The address used to describe the insured building indicated on the Application has changed with the United States Post Office. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; *or*
- A postal address is being supplied for a descriptive or legal address originally provided on the Application. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the waiver request.

No pending claim on a policy requiring an address change can be paid without FEMA approval.

## **II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY)**

### **A. During the Last 90 Days of Policy Year**

1. If the premium payment for renewal of the policy has not already been processed by the NFIP, a processed General Change Endorsement will produce a revised Renewal Notice for the upcoming policy year.
2. If the original Renewal Notice has not been paid, the payor may use the revised Renewal Notice or subsequent Final Notice.

### **B. During the Last 75 Days of Policy Year**

1. If the original Renewal Notice *has not been paid*, the agent/producer must submit the General Change Endorsement for the current policy year only and submit a renewal Application for the upcoming policy year. *A separate premium payment must be submitted for each transaction.* (The insured and/or mortgagee, if payor, should be advised not to pay the Renewal Notice or Final Notice when a renewal Application and premium have been submitted.)

2. If the original Renewal Notice *has been paid*, the agent/producer must submit the General Change Endorsement together with any required additional premium for the renewal policy year and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy year. The effective date of the endorsement to increase coverage (up to the inflation factor) will be the “renewal date” only if the endorsement and additional premium are received within the 30-day grace period.

**C. Refunds Generated from Endorsement Processing**

The return premium is based on rates in effect on the effective date of the change or the policy effective date, in accordance with the WYO Company’s standard business practice. It is calculated by revising the rate, effective from the inception date of the current policy year, provided the inception date is on or after the community conversion date.

The Federal Policy Fee and Probation Surcharge (if applicable) are not subject to calculation of return premiums.

**III. PREPARATION OF FORM**

**A. General Instructions**

Endorsements are processed by submitting a completed General Change Endorsement form and proper documentation (see III.B.2.a.) to the insurer.

Instructions for completing the General Change Endorsement form are self-explanatory. The following items are of special note:

- The policy year cannot be changed. All calculations must reflect the policy year shown on the current declarations page.
- A geographic location must be given for a property. For example, the insured’s mailing address may be shown as:

Route 4  
Box 179  
Danville, OH 43014

The property location should be completed as: Farmhouse on the north side of U.S. 70, 6 miles west of Danville, OH 43014.

- Check whether the building was built in compliance or has had continuous coverage. If grandfathering for continuous coverage, enter the prior policy number. If the building was built in compliance, enter the applicable community identification number, map

panel number, suffix, FIRM zone, and, if applicable, the BFE.

- The contents location section should be completed if contents coverage is being added/deleted or if the location of the contents being insured within the described building has changed. Provide an explanation of the change of location in the description area of the section.
- All endorsements, whether paper or electronic form, must be signed. Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.
- The insured must sign and date the General Change Endorsement form whenever there is a request to reduce policy limits, make policy assignment, or change the agent/producer of record.

**B. Refund Processing Procedures**

1. The current insurer will be responsible for returning the premium for the current and the prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that policy year. Agents/producers submit refund requests to their insurer.
2. Requests for refunds for more than 2 policy years must be processed by the NFIP Bureau and Statistical Agent (NFIP Bureau).
  - a. For requests processed by the NFIP Bureau, the current insurer must submit all of the documentation necessary to make a refund for any period exceeding 2 policy years. At a minimum, this documentation will consist of the following:
    - The company’s statistical records or declarations pages for each policy year and evidence of premium payments obtained from the insured if these documents are not available from the company’s records.
    - An endorsement request for each policy year and the premium refund calculation for each policy year that the company had the policy.
    - A LOMA; a LOMR; a LODR; a copy of the most recent flood map marked to show the exact location and flood zone of the building; a letter indicating the exact location and flood zone of the building, and signed and dated by a local



community official; an EC indicating the exact location and flood zone of the building, and signed and dated by a surveyor, an engineer, an architect, or a local community official; or a flood zone determination certification that guarantees the accuracy of the information.

- b. In order for the NFIP Bureau to process a refund request, the appropriate documentation must be mailed directly to:

NFIP Bureau and Statistical Agent  
Underwriting Department  
8400 Corporate Dr., Suite 350  
Landover, MD 20785

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.
4. Any lapse in coverage does not extend the number of policy years the premium refund is allowed.

The NFIP Bureau will return to the sender any unauthorized refund requests for more than 2 policy years.

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**TABLE 2. 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	STATUS <sup>2</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	05/1/12	6	20	10	C
010116	Birmingham, City of	10/1/94	05/1/12	6	20	10	C
010418	Dauphin Island, Town of	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	05/1/12	8	10	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	10/1/09	6	20	10	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan Gateway Borough	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	10/1/10	7	15	5	C
020094	Valdez, City of	10/1/92	10/1/09	8	10	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	05/1/11	7	15	5	C
040080	Casa Grande, City of	10/1/91	05/1/11	9	5	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/11	10	0	0	R
040095	Clarkdale, Town of	10/1/91	05/1/11	7	15	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040061	Dewey-Humboldt, Town of	10/1/07	05/1/11	7	15	5	C
040020	Flagstaff, City of	10/1/91	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	05/1/10	7	15	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/12	4	30	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	05/1/10	7	15	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	05/1/11	7	15	5	C
040090	Santa Cruz County	10/1/03	05/1/08	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/07	6	20	10	C
040130	Sedona, City of	10/1/91	05/1/11	8	10	5	C
040069	Show Low, City of	10/1/91	05/1/10	8	10	5	C
040054	Tempe, City of	10/1/91	05/1/12	7	15	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded

**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Arizona (continued)</b>							
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	10/1/11	7	15	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050053	Van Buren, City of	05/1/09	05/1/09	9	5	5	C
050055	West Memphis, City of	10/1/92	05/1/12	7	15	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
065019	Burlingame, City of	05/1/12	05/1/12	9	5	5	C
060714	Clearlake, City of	05/1/03	10/1/08	10	0	0	R
065022	Concord, City of	10/1/08	10/1/08	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	10/1/09	7	15	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060708	East Palo Alto, City of	10/1/11	10/1/11	8	10	5	C
060370	Fairfield, City of	10/1/92	05/1/09	7	15	5	C
060218	Fountain Valley, City of	10/1/96	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	10/1/11	6	20	10	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	10/1/10	7	15	5	C
060636	Lake Elsinore, City of	10/1/09	10/1/09	9	5	5	C
060738	Lathrop, City of	10/1/08	10/1/08	8	10	5	C
060395	Live Oak, City of	10/1/11	10/1/11	9	5	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	05/1/11	7	15	5	C
060706	Manteca, City of	05/1/09	05/1/09	9	5	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>California (continued)</b>							
060344	Milpitas, City of	10/1/91	05/1/07	6	20	10	C
060735	Mission Viejo, City of	10/1/05	05/1/10	8	10	5	C
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	10/1/10	6	20	10	C
060227	Newport Beach, City of	10/1/93	05/1/08	8	10	5	C
060178	Novato, City of	10/1/95	05/1/10	6	20	10	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060228	Orange, City of	10/1/92	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	05/1/11	6	20	10	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	05/1/09	5	25	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/08	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060702	Poway, City of	05/1/08	05/1/08	8	10	5	C
060360	Redding, City of	10/1/96	05/1/08	6	20	10	C
060279	Redlands, City of	10/1/07	10/1/07	9	5	5	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060245	Riverside County	10/1/10	10/1/10	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	05/1/10	4	30	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	05/1/10	7	15	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	05/1/12	9	5	5	C
060013	San Leandro, City of	10/1/06	10/1/06	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/11	7	15	5	C
060311	San Mateo County	10/1/10	10/1/10	9	5	5	C
060710	San Ramon, City of	10/1/91	05/1/11	6	20	10	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/08	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/09	10	0	0	R
060729	Santa Clarita, City of	10/1/01	10/1/09	8	10	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	10/1/09	7	15	5	C
060631	Solano County	10/1/91	10/1/07	7	15	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/09	7	15	5	C
060394	Sutter County	10/1/08	10/1/10	6	20	10	C
060400	Tehema, City of	10/1/03	10/1/08	6	20	10	C
060401	Trinity County	05/1/11	05/1/11	9	5	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
060413	Ventura County	10/1/11	10/1/11	6	20	10	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>California (continued)</b>							
060409	Visalia, City of	10/1/11	10/1/11	9	5	5	C
065070	Walnut Creek, City of	10/1/91	05/1/11	8	10	5	C
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C
060728	West Sacramento, City of	10/1/11	10/1/11	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060423	Yolo County	10/1/10	10/1/10	8	10	5	C
060396	Yuba City, City of	10/1/07	10/1/11	6	20	10	C
060427	Yuba County	10/1/03	05/1/09	7	15	5	C
060739	Yucaipa, City of	10/1/11	10/1/11	9	5	5	C
<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	10/1/11	10	0	0	R
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	05/1/10	5	25	10	C
080002	Aurora, City of	10/1/92	05/1/08	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/08	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
080315	Centennial, City of	05/1/10	05/1/10	8	10	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/10	7	15	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	10/1/10	8	10	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080051	Eagle County	10/1/08	10/1/08	8	10	5	C
080059	El Paso County	10/1/92	10/1/10	7	15	5	C
085074	Englewood, City of	10/1/95	10/1/11	7	15	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/10	7	15	5	C
080067	Fremont County	10/1/93	05/1/08	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	05/1/11	7	15	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/10	7	15	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080078	Gunnison County	10/1/94	10/1/09	8	10	5	C
080087	Jefferson County	10/1/05	10/1/10	6	20	10	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080103	Loveland, City of	10/1/10	10/1/10	7	15	5	C
080063	Manitou Springs, City of	10/1/92	10/1/10	7	15	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/10	7	15	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/10	7	15	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Colorado (continued)</b>							
080310	Parker, Town of	10/1/92	05/1/07	6	20	10	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	05/1/10	8	10	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	10/1/11	8	10	5	C
085079	Wheat Ridge, City of	10/1/91	10/1/11	6	20	10	C
<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	10/1/10	10	0	0	R
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
090082	Milford, City of	05/1/12	05/1/12	9	5	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	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	05/1/11	10	0	0	R
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
<b>Delaware</b>							
105083	Bethany Beach, Town of	05/1/09	05/1/09	8	10	5	C
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
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	05/1/12	6	20	10	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	05/1/10	7	15	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

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Florida (continued)</b>							
120680	Bonita Springs, City of	05/1/06	10/1/11	6	20	10	C
120196	Boynton Beach, City of	10/1/91	10/1/10	7	15	5	C
120155	Bradenton, City of	10/1/91	05/1/11	6	20	10	C
125091	Bradenton Beach, City of	10/1/91	05/1/08	6	20	10	C
125092	Brevard County	10/1/91	10/1/06	7	15	5	C
125093	Broward County	10/1/92	05/1/12	7	15	5	C
120005	Callaway, City of	10/1/93	05/1/08	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	05/1/10	5	25	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	10/1/11	6	20	10	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/10	7	15	5	C
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	05/1/10	6	20	10	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	05/1/09	7	15	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120218	Cutler Bay, Town of	05/1/11	05/1/11	6	20	10	C
120034	Dania Beach, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125099	Daytona Beach, City of	10/1/94	10/1/08	6	20	10	C
125100	Daytona Beach Shores, City of	10/1/92	05/1/07	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	05/1/11	7	15	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/10	6	20	10	C
120041	Doral, City of	05/1/09	05/1/09	8	10	5	C
125103	Dunedin, City of	10/1/92	10/1/11	6	20	10	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	05/1/11	6	20	10	C
120146	Fanning Springs, Town of	10/1/93	10/1/08	8	10	5	C
120120	Fellsmere, City of	10/1/99	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	05/1/12	6	20	10	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	05/1/12	6	20	10	C
120174	Fort Walton Beach, City of	10/1/92	05/1/12	6	20	10	C
120088	Franklin County	10/1/93	10/1/02	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	05/1/09	7	15	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
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	10/1/10	6	20	10	C
120643	Hialeah, City of	10/1/93	05/1/08	7	15	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	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	10/1/09	8	10	5	C
120112	Hillsborough County	10/1/92	10/1/07	5	25	10	C
125112	Holly Hill, City of	10/1/94	10/1/09	8	10	5	C
125113	Hollywood, City of	10/1/92	05/1/12	6	20	10	C
125114	Holmes Beach, City of	10/1/91	05/1/11	6	20	10	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	10/1/07	6	20	10	C
120121	Indian River Shores, Town of	10/1/94	10/109	7	15	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/11	7	15	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	05/1/07	8	10	5	C
120077	Jacksonville, City of	10/1/91	05/1/10	6	20	10	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120331	Jefferson County	10/1/96	10/1/11	8	10	5	C
120208	Juno Beach, Town of	10/1/93	10/1/07	5	25	10	C
125119	Jupiter, Town of	10/1/94	10/1/11	6	20	10	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	05/1/10	7	15	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/109	8	10	5	C
120421	Lake County	10/1/94	05/1/09	7	15	5	C
120416	Lake Mary, City of	10/1/09	10/1/09	8	10	5	C
120212	Lake Park, Town of	10/1/92	05/1/10	8	10	5	C
120213	Lake Worth, City of	10/1/96	10/1/10	8	10	5	C
120267	Lakeland, City of	10/1/04	10/109	7	15	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/08	6	20	10	C
125123	Lauderdale by the Sea, Town of	04/1/00	10/1/10	7	15	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	10/1/09	7	15	5	C
125125	Lighthouse Point, City of	10/1/93	05/1/09	7	15	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/10	10	0	0	R
120009	Lynn Haven, City of	10/1/92	05/1/07	8	10	5	C
125127	Madeira Beach, City of	10/1/92	05/1/11	6	20	10	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	05/1/08	9	5	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120153	Manatee County	10/1/91	10/1/10	5	25	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/10	8	10	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	05/1/11	7	15	5	C
120160	Marion County	10/1/94	10/1/09	7	15	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120337	Mary Esther, City of	10/1/07	05/1/12	7	15	5	C
120025	Melbourne, City of	10/1/93	05/1/08	8	10	5	C
120650	Miami, City of	10/1/94	05/1/10	7	15	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120651	Miami Beach, City of	10/1/96	05/1/12	6	20	10	C
120345	Miami Gardens, City of	05/1/09	05/1/10	6	20	10	C
120686	Miami Lakes, Town of	10/1/06	10/1/11	5	25	10	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120276	Milton, City of	10/1/07	05/1/12	6	20	10	C
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	05/1/12	6	20	10	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	10/1/09	7	15	5	C
120049	North Lauderdale, City of	10/1/93	05/1/12	10	0	0	R
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120656	North Miami Beach, City of	10/1/93	05/1/11	7	15	5	C
120217	North Palm Beach, Village of	10/1/94	05/1/09	7	15	5	C
120279	North Port, City of	10/1/92	05/1/12	6	20	10	C
125133	North Redington Beach, Town of	10/1/92	05/1/08	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/09	7	15	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	05/1/09	7	15	5	C
120173	Okaloosa County	10/1/95	10/1/10	5	25	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120179	Orange County	10/1/91	05/1/08	5	25	10	C
120186	Orlando, City of	10/1/93	05/1/08	6	20	10	C
125136	Ormond Beach, City of	10/1/92	05/1/12	6	20	10	C
120189	Osceola County	10/1/94	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	05/1/12	6	20	10	C
120220	Palm Beach, Town of	10/1/92	05/1/08	7	15	5	C
120192	Palm Beach County	10/1/91	10/1/11	5	25	10	C
120221	Palm Beach Gardens, City of	10/1/03	05/1/12	8	10	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	05/1/09	6	20	10	C
120223	Palm Springs, Village of	10/1/92	05/1/08	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	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

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>Florida (continued)</b>						
120082	Pensacola, City of	10/1/02	10/1/11	8	10	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	10/1/11	7	15	5	C
125139	Pinellas County	10/1/93	10/1/10	7	15	5	C
120251	Pinellas Park, City of	10/1/91	05/1/09	6	20	10	C
120054	Plantation, City of	10/1/92	05/1/12	6	20	10	C
120261	Polk County	10/1/92	10/1/11	6	20	10	C
120055	Pompano Beach, City of	10/1/93	05/1/12	7	15	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/09	6	20	10	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	10/1/09	10	0	0	R
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	05/1/08	8	10	5	C
125141	Redington Shores, Town of	10/1/92	05/1/11	7	15	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	10/1/11	5	25	10	C
125150	Sarasota, City of	10/1/91	10/1/10	6	20	10	C
125144	Sarasota County	10/1/92	05/1/07	5	25	10	C
120028	Satellite Beach, City of	10/1/92	05/1/12	8	10	5	C
120123	Sebastian, City of	10/1/92	10/1/10	7	15	5	C
120289	Seminole County	10/1/91	05/1/11	6	20	10	C
120164	Sewall's Point, Town of	10/1/96	05/1/10	7	15	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	10/1/11	7	15	5	C
125146	St. Augustine Beach, City of	10/1/93	05/1/08	8	10	5	C
120191	St. Cloud, City of	10/1/93	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	05/1/09	6	20	10	C
120316	St. Marks, Town of	10/1/93	10/1/08	8	10	5	C
125149	St. Pete Beach, City of	10/1/91	05/1/12	7	15	5	C
125148	St. Petersburg, City of	10/1/92	10/1/09	6	20	10	C
120296	Sumter County	10/1/95	05/1/10	7	15	5	C
120688	Sunny Isles Beach, City of	10/1/07	10/1/07	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	10/1/11	6	20	10	C
120114	Tampa, City of	10/1/91	05/1/09	6	20	10	C
120259	Tarpon Springs, City of	10/1/92	05/1/12	7	15	5	C
120302	Taylor County	10/1/96	10/1/11	7	15	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	05/1/09	8	10	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Florida (continued)</b>							
125152	Titusville, City of	10/1/92	05/1/11	7	15	5	C
125153	Treasure Island, City of	10/1/92	05/1/12	6	20	10	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	05/1/09	7	15	5	C
125155	Volusia County	10/1/93	10/1/08	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
120678	Weston, City of	05/1/09	05/1/09	8	10	5	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
<b>Georgia</b>							
130075	Albany, City of	10/1/94	05/1/10	8	10	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	10/1/09	6	20	10	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/10	7	15	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130298	Coweta County	05/1/12	05/1/12	8	10	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	05/1/10	6	20	10	C
130065	Dekalb County	10/1/92	10/1/08	7	15	5	C
130074	Dougherty County	10/1/93	05/1/10	6	20	10	C
130216	Douglas, City of	05/1/11	05/1/11	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130098	Duluth, City of	10/1/97	10/1/08	8	10	5	C
130432	Fayette County	05/1/04	10/1/09	6	20	10	C
130431	Fayetteville, City of	05/1/06	10/1/11	7	15	5	C
130042	Forest Park, City of	05/1/12	05/1/12	9	5	5	C
135160	Fulton County	04/1/00	10/1/10	8	10	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130165	Griffin, City of	10/1/08	05/1/11	5	25	10	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130468	Henry County	05/1/12	05/1/12	8	10	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130044	Lake City, City of	05/1/12	05/1/12	9	5	5	C
130045	Morrow, City of	05/1/12	05/1/12	9	5	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/10	7	15	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/10	6	20	10	C
130171	Tifton, City of	10/1/08	10/1/08	8	10	5	C
135164	Tybee Island, City of	10/1/93	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

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Hawaii</b>							
155166	Hawaii County	05/1/11	05/1/11	8	10	5	C
150003	Maui County	10/1/95	10/1/00	8	10	5	C
<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	05/1/11	8	10	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	10/1/09	9	5	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	10/1/09	8	10	5	C
160076	Kootenai County	10/1/92	10/1/08	10	0	0	R
160090	Moscow, City of	10/1/94	10/1/09	7	15	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/11	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/09	8	10	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	05/1/09	8	10	5	C
160220	Valley County	10/1/94	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	05/1/12	6	20	10	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/08	10	0	0	R
170322	Carpentersville, Village of	10/1/06	10/1/11	6	20	10	C
170026	Champaign, City of	05/1/11	05/1/11	8	10	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170476	Crystal Lake, City of	05/1/12	05/1/12	6	20	10	C
170361	Deerfield, Village of	10/1/95	05/1/08	6	20	10	C
170182	DeKalb, City of	05/1/05	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	05/1/11	7	15	5	C
170091	Flossmoor, Village of	10/1/93	05/1/08	8	10	5	C
170207	Glen Ellyn, Village of	10/1/11	10/1/11	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/09	6	20	10	C
170096	Glenview, Village of	10/1/11	10/1/11	6	20	10	C
170365	Gurnee, Village of	10/1/11	10/1/11	8	10	5	C
170327	Hampshire, Village of	05/1/11	05/1/11	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170312	Jersey County	05/1/09	10/1/10	6	20	10	C
170357	Lake County	10/1/08	10/1/11	6	20	10	C
170481	Lake in the Hills, Village of	05/1/08	10/1/11	6	20	10	C
170400	LaSalle County	05/1/05	10/1/09	8	10	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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<b>Illinois (continued)</b>							
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
170732	McHenry County	10/1/11	10/1/11	8	10	5	C
170591	Moline, City of	10/1/10	10/1/10	8	10	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170822	North Utica, Village of	05/1/05	10/1/09	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
170405	Ottawa, City of	10/1/10	10/1/10	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	05/1/09	5	25	10	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170151	River Forest, Village of	05/1/12	05/1/12	7	15	5	C
170387	Riverwoods, Village of	05/1/07	05/1/07	8	10	5	C
170582	Rock Island County	10/1/06	10/1/06	7	15	5	C
170448	Roxana, Village of	10/1/11	10/1/11	8	10	5	C
170912	Sangamon County	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	10/1/11	5	25	10	C
170333	Sugar Grove, Village of	10/1/06	10/1/11	6	20	10	C
170191	Sycamore, City of	05/1/12	05/1/12	7	15	5	C
170169	Tinley Park, City of	10/1/05	10/1/11	6	20	10	C
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	05/1/12	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
170488	Woodstock, City of	05/1/11	05/1/11	7	15	5	C
<b>Indiana</b>							
180302	Allen County	10/1/02	10/1/09	8	10	5	C
180150	Anderson, City of	05/1/07	05/1/07	8	10	5	C
180006	Bartholomew County	10/1/93	10/1/09	8	10	5	C
180007	Columbus, City of	10/1/98	10/1/09	8	10	5	C
180001	Decatur, City of	10/1/93	05/1/08	8	10	5	C
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
180415	Hendricks County	05/1/12	05/1/12	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	10/1/09	8	10	5	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

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<b>Iowa</b>							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190187	Cedar Rapids, City of	05/1/11	05/1/11	8	10	5	C
190242	Davenport, City of	10/1/95	05/1/08	8	10	5	C
190227	Des Moines, City of	10/1/91	05/1/08	7	15	5	C
190171	Iowa City, City of	10/1/11	10/1/11	8	10	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
200585	Harvey County	05/1/12	05/1/12	9	5	5	C
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200189	Lansing, City of	05/1/11	05/1/11	8	10	5	C
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200168	Lenexa, City of	10/1/11	10/1/11	8	10	5	C
200215	Lindsborg, City of	10/1/92	05/1/09	8	10	5	C
200201	Lyon County	10/1/07	10/1/07	9	5	5	C
200295	Lyons, City of	05/1/12	05/1/12	9	5	5	C
200173	Olathe, City of	10/1/93	05/1/09	8	10	5	C
200174	Overland Park, City of	10/1/09	10/1/09	8	10	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
200331	Shawnee County	05/1/11	05/1/11	9	5	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	05/1/10	8	10	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
210120	Louisville-Jefferson County Metro Government	10/1/91	05/1/12	4	30	10	C
210342	Madison County	05/1/12	05/1/12	9	5	5	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/09	10	0	0	R
210366	Radcliff, City of	10/1/95	10/1/11	8	10	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/11	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
<b>Louisiana</b>							
220013	Ascension Parish	10/1/92	05/1/08	8	10	5	C
225193	Baker, City of	10/1/91	10/1/11	8	10	5	C

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<b>Louisiana (continued)</b>							
220033	Bossier City, City of	10/1/92	05/1/08	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/07	8	10	5	C
220037	Calcasieu Parish	10/1/91	10/1/07	8	10	5	C
220103	Carencro, City of	05/1/09	05/1/10	8	10	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	05/1/12	8	10	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/11	6	20	10	C
220117	French Settlement, Village of	10/1/92	10/1/07	9	5	5	C
220015	Gonzales, City of	10/1/92	05/1/12	8	10	5	C
225198	Gretna, City of	10/1/00	05/1/11	8	10	5	C
225200	Harahan, City of	10/1/08	10/1/08	8	10	5	C
220220	Houma, City of	10/1/92	10/1/09	7	15	5	C
225199	Jefferson Parish	10/1/92	05/1/10	6	20	10	C
225201	Kenner, City of	10/1/92	05/1/09	7	15	5	C
220105	Lafayette, City of	10/1/11	10/1/11	8	10	5	C
220101	Lafayette Parish	10/1/11	10/1/11	8	10	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	05/1/12	8	10	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	05/1/12	7	15	5	C
220164	St. John The Baptist Parish	10/1/94	05/1/10	8	10	5	C
225205	St. Tammany Parish	10/1/92	05/1/11	7	15	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/11	6	20	10	C
220121	Walker, Town of	10/1/92	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

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Maine (continued)</b>							
230209	Georgetown, Town of	10/1/01	10/1/08	10	0	0	R
230069	Hallowell, City of	10/1/96	10/1/09	10	0	0	R
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/07	10	0	0	R
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/09	8	10	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C
230120	Phippsburg, Town of	10/1/93	10/1/08	10	0	0	R
230051	Portland, City of	10/1/93	05/1/09	9	5	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	10/1/11	10	0	0	R
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
240043	Havre de Grace, City of	05/1/09	10/1/11	8	10	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
250167	Northampton, City of	05/1/03	10/1/10	10	0	0	R
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, 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
255218	Provincetown, Town of	10/1/11	10/1/11	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	05/1/09	8	10	5	C
250218	Tewksbury, Town of	10/1/93	10/1/09	10	0	0	R
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
260467	Brooks Township	10/1/11	10/1/11	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/09	8	10	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Michigan (continued)</b>							
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
260109	Plainfield Township	05/1/10	05/1/10	9	5	5	C
260577	Portage, City of	10/1/92	05/1/08	8	10	5	C
260402	Richfield Township	05/1/11	05/1/11	8	10	5	C
260190	Saginaw, Charter Township of	10/1/06	05/1/11	8	10	5	C
260305	Saugatuck, City of	10/1/06	10/1/06	8	10	5	C
260126	Shelby, Charter Township of	10/1/11	10/1/11	7	15	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	10/1/09	8	10	5	C
260503	Taymouth, Township of	05/1/03	10/1/09	8	10	5	C
260208	Vassar, City of	10/1/06	10/1/06	6	20	10	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
<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	10/1/11	6	20	10	C
275243	Montevideo, City of	05/1/10	05/1/10	5	25	10	C
275244	Moorhead, City of	05/1/10	05/1/10	7	15	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	05/1/09	6	20	10	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	10/1/10	5	25	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/11	6	20	10	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/10	6	20	10	C
280292	Hernando, City of	10/1/11	10/1/11	9	5	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285256	Jackson County	10/1/11	10/1/11	9	5	5	C
280304	Lamar County	10/1/08	05/1/12	8	10	5	C
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

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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<b>Mississippi (continued)</b>							
280094	Oxford, City of	05/1/12	05/1/12	8	10	5	C
280125	Panola County	05/1/12	05/1/12	8	10	5	C
285260	Pascagoula, City of	10/1/07	10/1/11	5	25	10	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	05/1/11	6	20	10	C
280124	Starkville, City of	05/1/12	05/1/12	9	5	5	C
280300	Stone County	10/1/10	10/1/10	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	05/1/12	6	20	10	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
290223	Hannibal, City of	05/1/11	05/1/11	8	10	5	C
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290173	Kansas City, City of	10/1/09	10/1/09	9	5	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290475	Platte County	05/1/09	05/1/10	5	25	10	C
290315	St. Charles County	10/1/01	05/1/08	7	15	5	C
<b>Montana</b>							
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/09	8	10	5	C
300008	Cascade County	10/1/91	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>							
310187	DeWitt, Village of	05/1/11	05/1/11	9	5	5	C
315274	Omaha, City of	05/1/12	05/1/12	9	5	5	C
315275	Papillion, City of	10/1/10	10/1/10	8	10	5	C
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/09	6	20	10	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	10/1/09	6	20	10	C
320003	Clark County	10/1/92	05/1/08	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	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

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<b>Nevada (continued)</b>							
320033	Storey County	10/1/94	10/1/99	8	10	5	C
320019	Washoe County	05/1/09	05/1/09	7	15	5	C
<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	10/1/10	10	0	0	R
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
<b>New Jersey</b>							
340312	Aberdeen, Township of	05/1/10	05/1/10	9	5	5	C
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/07	6	20	10	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/11	6	20	10	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
340428	Bernards, Township of	10/1/10	10/1/10	8	10	5	C
340178	Bloomfield, Township of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/09	6	20	10	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
345292	Denville, Township of	10/1/11	10/1/11	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340434	Franklin, Township of	05/1/10	05/1/10	7	15	5	C
340037	Garfield, City of	05/1/12	05/1/12	9	5	5	C
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340298	Hazlet Township	05/1/11	05/1/11	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340237	Lambertville, City of	05/1/12	05/1/12	8	10	5	C
340379	Lavallette, Borough of	05/1/04	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
340401	Little Falls, Township of	05/1/10	05/1/10	9	5	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	05/1/12	6	20	10	C
345303	Manasquan, Borough of	10/1/92	10/1/09	7	15	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/08	6	20	10	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340313	Middleton Township	05/1/12	05/1/12	8	10	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

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<b>New Jersey (continued)</b>							
340570	New Jersey Meadowlands Commission	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
340518	Ocean, Township of	10/1/95	05/1/12	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340320	Oceanport, Borough of	05/1/10	05/1/10	8	10	5	C
340110	Palmyra, Borough of	10/1/09	10/1/09	8	10	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	0	0	R
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequanock, Township of	10/1/91	10/1/11	7	15	5	C
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	05/1/09	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/11	6	20	10	C
345314	Rahway, City of	10/1/92	05/1/09	7	15	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	05/1/09	7	15	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	05/1/09	7	15	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
340159	Upper Township	10/1/11	10/1/11	7	15	5	C
345326	Ventnor, City of	10/1/92	05/1/10	7	15	5	C
340446	Warren, Township of	05/1/10	05/1/10	9	5	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

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>New Mexico (continued)</b>							
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
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
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	05/1/12	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/10	8	10	5	C
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
365338	Long Beach, City of	10/1/09	10/1/09	8	10	5	C
360118	Moravia, Village of	05/1/09	05/1/09	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/08	10	0	0	R
360667	Oneonta, City of	10/1/94	05/1/11	10	0	0	R
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
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	05/1/10	8	10	5	C
360056	Union, Town of	10/1/91	10/1/08	8	10	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
<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

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
	<b>North Carolina (continued)</b>						
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	05/1/09	8	10	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/10	8	10	5	C
370078	Currituck County	10/1/93	05/1/08	8	10	5	C
375348	Dare County	10/1/91	05/1/08	8	10	5	C
370632	Duck, Town of	10/1/11	10/1/11	7	15	5	C
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	05/1/12	6	20	10	C
375349	Forsyth County	10/1/93	05/1/08	8	10	5	C
370099	Gaston County	10/1/11	10/1/11	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
375351	Greensboro, City of	05/1/09	05/1/09	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/07	7	15	5	C
370192	Grifton, Town of	10/1/04	05/1/08	5	25	10	C
370111	Guilford County	10/1/93	10/1/08	8	10	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/11	6	20	10	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
370342	Orange County	10/1/11	10/1/11	8	10	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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<b>North Carolina (continued)</b>							
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	05/1/12	7	15	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/06	7	15	5	C
370432	River Bend, Town of	05/1/10	05/1/10	8	10	5	C
370092	Rocky Mount, City of	10/1/92	05/1/08	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	10/1/11	7	15	5	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370094	Tarboro, Town of	10/1/06	10/1/11	7	15	5	C
370187	Topsail Beach, Town of	10/1/92	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
370017	Washington, City of	10/1/92	05/1/12	7	15	5	C
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/07	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/12	6	20	10	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	05/1/11	6	20	10	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	05/1/09	7	15	5	C
390378	Medina County	05/1/07	05/1/12	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	05/1/12	8	10	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/09	8	10	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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<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	05/1/09	8	10	5	C
400049	Lawton, City of	10/1/91	05/1/09	6	20	10	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400046	Norman, City of	10/1/11	10/1/11	5	25	10	C
400080	Ponca City, City of	05/1/10	05/1/10	6	20	10	C
400211	Sand Springs, City of	10/1/91	10/1/06	6	20	10	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	05/1/12	6	20	10	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
<b>Oregon</b>							
410137	Albany, City of	10/1/91	05/1/12	6	20	10	C
410090	Ashland, City of	10/1/91	10/1/07	7	15	5	C
410043	Bandon, City of	05/1/05	05/1/10	10	0	0	R
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/07	6	20	10	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/12	6	20	10	C
415588	Clackamas County	10/1/04	10/1/04	5	25	10	C
410009	Corvallis, City of	10/1/91	05/1/12	6	20	10	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/12	9	5	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
415591	Lane County	05/1/09	05/1/09	7	15	5	C
410154	Marion County	04/1/01	05/1/07	6	20	10	C
410096	Medford, City of	10/1/94	05/1/09	8	10	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	10/1/09	7	15	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	10/1/09	7	15	5	C
410039	Scappoose, City of	10/1/93	05/1/08	7	15	5	C
410144	Scio, City of	05/1/04	05/1/10	8	10	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	05/1/11	7	15	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
410184	Troutdale, City of	05/1/08	05/1/08	8	10	5	C

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<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
420608	Hanover Township	10/1/10	10/1/10	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/12	7	15	5	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	05/1/10	8	10	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
421020	Monroe, Township of	10/1/07	10/1/07	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/09	8	10	5	C
420739	Northumberland, Borough of	10/1/07	10/1/07	8	10	5	C
421024	Penn, Township of	10/1/07	10/1/07	8	10	5	C
421026	Point, Township of	10/1/07	10/1/10	10	0	0	R
425387	Selinsgrove, Borough of	10/1/07	10/1/07	7	15	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420743	Sunbury, City of	10/1/07	10/1/07	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
420745	Upper Augusta, Township of	10/1/07	10/1/07	8	10	5	C
421119	Upper St. Clair, Township of	10/1/98	10/1/09	7	15	5	C
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	05/1/12	6	20	10	C
450029	Berkeley County	05/1/08	05/1/08	9	5	5	C
450131	Cayce, City of	05/1/10	05/1/10	9	5	5	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
455413	Charleston County	10/1/95	05/1/10	4	30	10	C
450056	Colleton County	05/1/05	05/1/07	7	15	5	C
455414	Edisto Beach, Town of	10/1/92	05/1/12	7	15	5	C
450078	Florence, City of	10/1/91	10/1/10	7	15	5	C
450076	Florence County	05/1/10	05/1/10	9	5	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450085	Georgetown County	05/1/10	05/1/10	8	10	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>South Carolina (continued)</b>							
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	05/1/10	5	25	10	C
450037	Hollywood, Town of	10/1/10	10/1/10	6	20	10	C
450104	Horry County	10/1/10	10/1/10	9	5	5	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	10/1/10	6	20	10	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/10	6	20	10	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	10/1/07	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450255	Pawley's Island, Town of	10/1/05	10/1/09	6	20	10	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450028	Port Royal, Town of	05/1/11	05/1/11	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/10	8	10	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivan's Island, Town of	05/1/04	10/1/10	6	20	10	C
450184	Sumter, City of	10/1/92	05/1/12	8	10	5	C
450182	Sumter County	10/1/92	05/1/12	8	10	5	C
450111	Surfside Beach, Town of	10/1/10	10/1/10	9	5	5	C
450193	York County	10/1/09	10/1/09	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	10/1/09	8	10	5	C
470182	Bristol, City of	05/1/06	10/1/07	8	10	5	C
470176	Carthage, City of	10/1/92	10/1/02	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	10/1/09	8	10	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	10/1/10	7	15	5	C
480624	Austin, City of	10/1/91	05/1/10	6	20	10	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA	STATUS <sup>2</sup>
<b>Texas (continued)</b>							
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
480878	Bevil Oaks, City of	05/1/10	10/1/11	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/11	6	20	10	C
485459	Burleson, City of	10/1/91	05/1/12	7	15	5	C
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
480083	College Station, City of	05/1/10	05/1/10	7	15	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	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	05/1/11	5	25	10	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	05/1/12	7	15	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	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	05/1/12	5	25	10	C
480266	Guadalupe County	05/1/09	05/1/09	8	10	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	10/1/09	5	25	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	05/1/11	8	10	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480043	Live Oak, City of	05/1/10	05/1/10	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
480304	Missouri City, City of	05/1/10	05/1/10	7	15	5	C
485491	Nassau Bay, City of	10/1/92	05/1/09	7	15	5	C
480607	North Richland Hills, City of	10/1/91	05/1/09	6	20	10	C
480206	Odessa, City of	10/1/92	10/1/08	7	15	5	C
480307	Pasadena, City of	10/1/91	05/1/10	7	15	5	C
480077	Pearland, City of	05/1/05	10/1/10	7	15	5	C
481028	Pflugerville, City of	05/1/11	05/1/11	7	15	5	C
480140	Plano, City of	10/1/92	10/1/08	5	25	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/11	7	15	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/11	7	15	5	C
480234	Sugar Land, City of	05/1/10	05/1/10	7	15	5	C
481127	Sunset Valley, City of	05/1/10	05/1/10	8	10	5	C
480502	Sweetwater, City of	10/1/91	05/1/08	9	5	5	C
485513	Taylor Lake Village, City of	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
480654	Wharton, City of	10/1/11	10/1/11	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/07	8	10	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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<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	10/1/11	9	5	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	10/1/09	7	15	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
510106	Cape Charles, Town of	05/1/10	05/1/10	9	5	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	05/1/09	7	25	10	C
510054	Falls Church, City of	05/1/07	05/1/12	7	15	5	C
510071	Gloucester County	10/1/95	05/1/11	7	15	5	C
515527	Hampton, City of	05/1/11	05/1/11	8	10	5	C
510201	James City County	10/1/92	05/1/10	8	10	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
510154	Stafford County	05/1/11	05/1/11	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/11	8	10	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/10	8	10	5	C
<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	10/1/09	5	25	10	C
530103	Centralia, City of	10/1/94	10/1/09	5	25	10	C
530104	Chehalis, City of	10/1/94	05/1/10	5	25	10	C
530024	Clark County	10/1/04	10/1/09	5	25	10	C
530051	Ephrata, City of	10/1/00	05/1/10	7	15	5	C
530200	Everson, City of	10/1/94	10/1/09	7	15	5	C

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**TABLE 2. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)**

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<b>Washington (continued)</b>							
530140	Fife, City of	05/1/06	10/1/09	5	25	10	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
530080	Kent, City of	05/1/10	05/1/10	6	20	10	C
530071	King County	10/1/91	10/1/07	2	40	10	C
530156	La Conner, Town of	10/1/96	05/1/12	7	15	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha/Klallam Tribe	10/1/00	10/1/10	8	10	5	C
530331	Lummi Nation	05/1/10	05/1/10	8	10	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	10/1/09	6	20	10	C
530138	Pierce County	10/1/95	05/1/12	2	40	10	C
530088	Renton, City of	10/1/94	10/1/09	6	20	10	C
530151	Skagit County	04/1/98	10/1/08	4	30	10	C
535534	Snohomish County	05/1/06	10/1/10	4	30	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
530067	Westport, City of	10/1/09	10/1/09	6	20	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>							
540282	Berkeley County	10/1/11	10/1/11	7	15	5	C
540199	Buckhannon, City of	05/1/07	05/1/07	8	10	5	C
540073	Charleston, City of	10/1/11	10/1/11	9	5	5	C
540065	Jefferson County	10/1/06	05/1/12	8	10	5	C
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
<b>Wisconsin</b>							
550001	Adams County	10/1/91	05/1/12	7	15	5	C
550612	Allouez, Village of	10/1/92	05/1/12	6	20	10	C
550128	Eau Claire, City of	10/1/91	10/1/08	7	15	5	C
550578	Elm Grove, Village of	04/1/01	05/1/12	5	25	10	C
550366	Evansville, City of	05/1/10	05/1/10	7	15	5	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	05/1/12	8	10	5	C
550487	New Berlin, City of	10/1/05	05/1/10	7	15	5	C
550310	Ozaukee County	10/1/91	10/1/07	8	10	5	C
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

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	<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	10/1/10	8	10	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C
	<b>Puerto Rico</b>						
720101	Ponce, Municipality of	10/1/09	10/1/09	9	5	5	C

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# INDEX

## A

ABOVE GROUND BUILDING, PRINCIPALLY ..... GR 3, DEF 7  
ACT ..... REF 1, GR 7, DEF 1  
ACTUAL CASH VALUE (ACV) ..... DEF 1  
ADDITIONS AND EXTENSIONS (TO BUILDING) ..... GR 5, RATE 15  
ADJUSTER CONTROL OFFICE ..... CL 3, DEF 1  
ALTERNATIVE RATES ..... RATE 20, END 1–2, DEF 1  
ANCHORED ..... GR 3–4, DEF 1  
APPLICATION ..... GR 14, APP 1–15, CONDO 7–8,  
PRP 7–10, DEF 1  
■ Binder or Certificate of Insurance ..... GR 15, DEF 1  
Flood Insurance Application Form ..... APP 13–15  
Incomplete/Incorrect Applications ..... APP 11  
Mailing Instructions ..... GR 8, 14, APP 10–11  
APPURTENANT STRUCTURE ..... GR 3, DEF 1  
ASSESSMENT COVERAGE ..... GR 12, 13, CONDO 6–7  
■ ASSIGNMENT OF POLICY ..... GR 15, MPPP 4, DEF 1

## B

BASE FLOOD ..... DEF 1  
BASE FLOOD DEPTH ..... RATE 18, DEF 1  
BASE FLOOD ELEVATION (BFE) ..... GR 14, RATE 23–25,  
MAP 1, 2, DEF 1  
BASEMENT ..... APP 1, 3, RATE 25, CERT 3–5, DEF 1  
■ BINDER OR CERTIFICATE OF INSURANCE ..... GR 15, DEF 1  
BLANKET INSURANCE ..... DEF 1  
BOATHOUSES ..... GR 4  
■ BREAKAWAY WALLS ..... GR 5, RATE 19–24, DEF 1  
BUILDING ..... GR 3–7, APP 3–4, DEF 1  
Additions and Extensions ..... GR 5, RATE 15  
Building Coverage Limits ..... RATE 1  
■ Building in the Course of Construction ..... GR 4–5,  
APP 5–6, CONDO 5–6, DEF 1  
Buildings in More Than One Flood Zone ..... GR 14, RATE 16  
Building on Fill ..... PR 2  
Building Over Water ..... GR 4, 7  
Building Partially Underground ..... GR 7  
Container-Type Building ..... GR 7  
■ Contents ..... GR 6, 7, 8, 13, APP 5, RATE 1, 26–28  
Elevated Building ..... APP 1, 4, 5, 6, 8, RATE 19–20, DEF 3  
Floodproofed Building ..... RATE 30, CERT 3–4, DEF 4  
Manufactured (Mobile) Home/Travel Trailer ..... GR 3–4,  
APP 1, 4, 5, 6, 9, 10, RATE 15, 16, PR 1, DEF 3, 5, 9  
Section 1316 ..... GR 7, DEF 8  
Single Building ..... GR 5, DEF 8  
Start of Construction ..... RATE 15, DEF 9  
Substantial Improvement ..... APP 6, RATE 15, DEF 9  
Types of Buildings ..... APP 1, 3–4, CONDO 7–8  
■ BUILDING DIAGRAMS 1–9 ..... LFG 5–8, CERT 23–25  
BUILDING DRAWINGS ..... LFG 10–84  
BUILDING OCCUPANCY ..... GR 5–6  
BUSINESS CONSULTANT, WYO ..... REF 2

## C

CANCELLATION/NULLIFICATION ..... CONDO 7, PRP 6,  
MPPP 4, CN 1–10, DEF 2, 6  
Cancellation/Nullification Request Form ..... CN 9–10  
Form Completion ..... CN 7  
Processing Outcomes Table ..... CN 8  
Valid Reason Codes for Cancellation/Nullification ..... CN 1–6  
Refunds ..... CN 1–6  
CERTIFICATIONS ..... CERT 1–25  
CISTERNS ..... GR 4, 6, DEF 2

CLAIMS ..... CL 1–4  
Appealing a Claim ..... CL 1–3  
Filing a Claim ..... CL 1  
Increased Cost of Compliance (ICC) Claims ..... CL 4  
Insured's Responsibilities ..... CL 1–3  
Producer's Responsibilities ..... CL 3, 4  
Single Adjuster Program ..... CL 3–4, DEF 8  
Training ..... CL 4  
CLAIMS COORDINATING OFFICE (CCO) ..... CL 3–4, DEF 2  
CLOSED BASIN LAKE ..... CN 6, DEF 2  
COASTAL BARRIER ..... DEF 2  
COASTAL BARRIER RESOURCES  
SYSTEM (CBRS) ..... CBRS 1–10, DEF 2  
Coastal Barrier Improvement Act  
of 1990 (CBIA) ..... CBRS 1, DEF 2  
Coastal Barrier Resources Act  
of 1982 (CBRA) ..... GR 1, CBRS 1, DEF 2  
List of CBRS Communities ..... CBRS 3–10  
■ COASTAL HIGH HAZARD AREA ..... RATE 29, DEF 2  
COINSURANCE ..... CONDO 6, DEF 2  
COMMERCIAL CONTENTS ..... GR 6, CONDO 2  
COMMISSION, PRODUCER'S ..... GR 15, CONDO 8, CN 8  
COMMON INTERIOR WALLS ..... GR 5  
COMMUNITY (See also PROBATION  
and SUSPENSION) ..... GR 1, APP 2–3, DEF 2  
Community Eligibility ..... GR 1  
Community Number ..... APP 2, DEF 2  
Community Status ..... APP 2  
Non-Participating Community ..... GR 1, APP 3  
Participating Community ..... GR 1, DEF 7  
Regular Program Community ..... DEF 8  
COMMUNITY RATING SYSTEM (CRS) ..... APP 7, CRS 1–30, DEF 2  
CONDOMINIUM ASSOCIATION ..... CONDO 1–2, 5, DEF 2  
CONDOMINIUMS ..... CONDO 1–31, DEF 2  
CONSTRUCTION DATA ..... APP 5–6  
CONTACT INFORMATION, NFIP ..... REF 3–5  
CONTENTS ..... GR 6, 7, 8, 13, APP 5, RATE 1, 26–28  
■ CONTINUOUS LAKE FLOODING ..... CN 6  
CONTRACT AGENT ..... GR 15, DEF 2  
COOPERATIVES ..... GR 7  
COUNTYWISE MAP ..... MAP 1, DEF 2  
COURSE OF CONSTRUCTION ..... GR 5, APP 5,  
CONDO 5–6, DEF 2  
■ COVERAGE ..... GR 11–13, RATE 1–11, 14, CONDO 6–7,  
PRP 2, 4–6, MPPP 3, END 1  
Additional Coverage or Increase in Coverage ..... END 1  
Amount of Insurance Available ..... RATE 1  
Building Coverage ..... GR 6–7, RATE 1,  
CONDO 9, PRP 1, 2, 4–6  
■ Contents Coverage ..... GR 6, 7, 8, 13, APP 5, RATE 1,  
CONDO 8, PRP 1, 2, 4–6  
Contents-Only Coverage ..... RATE 55, PRP 1, 2, 5–6  
Limits of Coverage ..... GR 11, RATE 1,  
CONDO 6–8, PRP 1, 4–5, MPPP 3  
Reduction or Reformation/Removal  
of Insurance ..... GR 12, END 1, MPPP 4, PR 1  
CRAWLSPACE ..... RATE 25, LFG 2, CERT 2,  
CONDO 10–18, DEF 2  
CREDIT CARD PAYMENT ..... APP 8, REN 2, 8, MAP 4  
CREDIT CARD PAYMENT FORM ..... REN 2, 8

## D

DATE OF CONSTRUCTION ..... APP 5–6, RATE 15, DEF 3  
DECLARATIONS PAGE ..... MPPP 3–4, DEF 3  
DEDUCTIBLE BUYBACK ..... RATE 12, DEF 3

DEDUCTIBLE FACTORS.....RATE 13, CONDO 22  
DEDUCTIBLES .....GR 11, RATE 12, 13, 16,  
CONDO 7, 22, PRP 3, MPPP 4, END 3  
DEFINITIONS .....DEF 1-9  
DESCRIBED LOCATION.....DEF 3  
DIAGRAM NUMBER.....DEF 3  
DIRECT PHYSICAL LOSS BY OR FROM FLOOD .....DEF 3  
DIRECT PROGRAM.....REF 2, GR 15, APP 11, CONDO 7  
DISASTER ASSISTANCE .....GR 3, APP 1, PRP 1, 7  
DOUBLEWIDE MANUFACTURED (MOBILE) HOME.....DEF 3  
DUPLICATE POLICIES .....CN 2, 4  
DWELLING .....DEF 3  
DWELLING FORM (See also STANDARD  
FLOOD INSURANCE POLICY).....GR 1-2, CONDO 7,  
POL 1, 3-24, DEF 3

**E**

EFFECTIVE DATE ..... GR 8-11, REN 2  
ELEVATED BUILDING (See also  
LOWEST FLOOR GUIDE)..... APP 5, 9-10, RATE 18-20, DEF 3  
ELEVATION CERTIFICATE ..... APP 6-7, LFG 3-8, CERT 1-4, 11-25  
ELEVATION DIFFERENCE ..... APP 7, RATE 17-18, 30  
ELIGIBLE BUILDINGS ..... GR 3-6, CONDO 5  
ELIGIBLE COMMUNITY (See PARTICIPATING COMMUNITY)  
ELIGIBLE CONTENTS..... GR 6  
EMERGENCY PROGRAM..... GR 1, RATE 1, DEF 3  
ENCLOSURE/ENCLOSED AREA  
(See also LOWEST FLOOR GUIDE)..... APP 3-4, RATE 19-20,  
LFG 1-3, 4, 6, 8, DEF 3  
ENDORSEMENT .....GR 10-11, CONDO 7,  
PRP 3, MPPP 4, END 1-14, PR 1  
Endorsement Processing Prior to Policy Renewal..... END 3-4  
Endorsement Rules: Changing Deductibles ..... END 3  
Endorsement Rules: Conversion of Standard-Rated  
Policy to PRP Due to Misrating ..... END 2-3  
Endorsement Rules: Property Address Corrections ..... END 3  
Endorsement Rules: Coverage Endorsements ..... END 1  
Endorsement Rules: Misrated Policy ..... END 2  
Endorsement Rules: Rating Endorsements.....END 1-2  
Endorsements During Renewal Cycle ..... REN 2  
General Change Endorsement Form ..... END 13-14  
Preparation of Form..... END 4-4A  
Rating Examples ..... END 5-12  
Refund Processing ..... END 4-4A  
ENGINEERED OPENINGS (See PROPER OPENINGS)  
EQUIPMENT (See MACHINERY AND EQUIPMENT)  
EROSION.....DEF 3  
ERRORS, RATING.....END 1-2  
EVIDENCE OF INSURANCE ..... GR 15

**F**

FEDERAL LAND..... GR 1  
FEDERAL POLICY FEE..... RATE 12, 16, CONDO 7, 8,  
PRP 2, MPPP 4, DEF 3  
FEMA .....REF 1, SRL 1-2, DEF 3  
FHBM (See FLOOD HAZARD BOUNDARY MAP)  
FICO (See FLOOD INSURANCE CLAIMS OFFICE)  
FINANCIAL ASSISTANCE/  
SUBSIDY ARRANGEMENT..... MPPP 2, DEF 3  
FINISHED (HABITABLE) AREA.....DEF 3  
FINISHED BASEMENT .....APP 3  
FIRM (See FLOOD INSURANCE RATE MAP)  
FIRM ZONES..... MAP 1-2  
FLOOD .....DEF 3  
FLOOD DISASTER PROTECTION ACT OF 1973..... MPPP 1

FLOOD HAZARD BOUNDARY  
MAP (FHBM) .....GR 1, MAP 1, 2, 8, DEF 3  
FLOOD INSURANCE CLAIMS OFFICE (FICO) ..... CL 3, DEF 3  
FLOOD INSURANCE RATE  
MAP (FIRM) ..... GR 1, CERT 2, MAP 1, 2, 3, 7, DEF 3  
FLOOD MAPS.....GR 1, MAP 1-8  
Changing or Correcting a Flood Map..... MAP 2-3  
Countywide Map ..... MAP 1, DEF 3  
FEMA Map Information eXchange..... MAP 3  
FEMA Map Service Center ..... REF 3, MAP 5-6  
“FIRMettes” ..... MAP 3  
General Rule of Rating..... RATE 22  
Letter of Map Amendment (LOMA) ..... CN 5-6, MAP 2-3, DEF 5  
Letter of Map Revision (LOMR) .....CN 5-6, MAP 3, DEF 5  
Locating a Specific Property ..... MAP 2  
Map Grandfather Rules .....RATE 21-23, PRP 1, DEF 4  
Map Panel Number .....MAP 1  
Map Revisions ....PRP 1, 2, 3, END 2, CN 3, 5-7, MAP 4, DEF 5  
Map Zones (Flood Zones) ..... MAP 1-2  
Ordering Instructions and Prices .....MAP 3-6  
Physical Map Revision .....MAP 3  
FLOOD RESPONSE OFFICE (FRO).....DEF 4  
FLOOD VENTS (See PROPER OPENINGS)  
FLOODPLAIN .....DEF 4  
FLOODPLAIN MANAGEMENT.....DEF 4  
FLOODPROOFING.....APP 7, RATE 30,  
CERT 3-10, DEF 4  
FLOODPROOFING CERTIFICATE FOR  
NON-RESIDENTIAL STRUCTURES.....CERT 9-10  
FLOODPROOFING CERTIFICATE,  
RESIDENTIAL BASEMENT ..... CERT 7-8  
FORCE-PLACEMENT (MANDATORY  
PURCHASE).....GR 3, MPPP 1-2, CN 4, 5, DEF 5  
FOUNDATION WALLS.....DEF 4  
FREEBOARD .....DEF 4

**G**

GARAGES .....GR 3, LFG 1  
GENERAL CHANGE ENDORSEMENT (See ENDORSEMENT)  
GENERAL PROPERTY FORM (See also STANDARD  
FLOOD INSURANCE POLICY)..... GR 1, 2, POL 1, 25-44, DEF 4  
GENERAL RULE OF RATING ..... RATE 22  
GENERAL RULES .....GR 1-15  
GRADE ELEVATION.....DEF 4  
GRANDFATHERING .....RATE 21-23, PRP 1, DEF 4  
GROUP FLOOD INSURANCE ..... GR 3, DEF 4

**H**

HABITABLE AREA (See FINISHED AREA)  
HISTORIC BUILDING..... RATE 15, DEF 4  
HIGH-RISE BUILDING .....CONDO 5, DEF 4  
HOMELAND SECURITY, U.S. DEPARTMENT OF..... REF 1, DEF 3

**I**

ICC (See INCREASED COST OF COMPLIANCE)  
IMPROVEMENTS AND BETTERMENTS..... GR 3, 13, DEF 4  
INCIDENTAL OCCUPANCY..... GR 6  
INCREASED COST OF COMPLIANCE  
(ICC) COVERAGE ..... GR 11-12, RATE 14, 16,  
CONDO 21, MPPP 1, CL 4, DEF 4  
INELIGIBLE COMMUNITY (See NON-PARTICIPATING COMMUNITY)  
INELIGIBLE PROPERTY .....GR 7-8  
INFLATION FACTOR ..... GR 11, REN 1  
INSECT SCREENING (BELOW LOWEST  
ELEVATED FLOOR)..... RATE 7, 19-20, CONDO 19  
INSURANCE PRODUCTS, NFIP ..... GR 3

**L**

LAPSE IN COVERAGE .....REN 1-2  
LATTICE (BELOW LOWEST ELEVATED FLOOR) ..... RATE 7,  
19-20, 46, CONDO 19  
LETTER OF DETERMINATION  
REVIEW (LODR).....PRP 2, CN 4, DEF 5  
LETTER OF MAP AMENDMENT (LOMA) ..... PRP 2, 3, END 2,  
CN 5-6, MAP 2-3, DEF 5  
LETTER OF MAP REVISION (LOMR) ..... PRP 2, 3, END 2,  
CN 5-6, MAP 3, DEF 5  
LOSS ASSESSMENT COVERAGE..... GR 12-13, CONDO 6-7  
LOSS HISTORY .....PRP 1, SRL 1  
LOSS IN PROGRESS .....DEF 5  
LOWEST ADJACENT GRADE .....DEF 5  
■ LOWEST FLOOR ..... APP 6, RATE 17-23, LFG 1-84, DEF 5  
Building Diagrams 1-9 ..... LFG 5-8, CERT 23-25  
■ Building Drawings ..... LFG 10-84  
Lowest Floor Determination ..... LFG 1-8  
Lowest Floor Elevation ..... APP 6, RATE 15, 17-21, DEF 5  
Use of Elevation Certificate ..... LFG 3  
■ LOWEST FLOOR GUIDE..... LFG 1-84  
LOW-RISE BUILDING .....CONDO 1, 5, 20, DEF 5  
LEASED FEDERAL PROPERTY .....APP 7-8, GR 1, LFP 1-5, PRP 2

**M**

MACHINERY AND EQUIPMENT ..... RATE 19, LFG 1-2, CERT 3  
MANDATORY PURCHASE  
(FORCE-PLACEMENT) ..... GR 3, MPPP 1, 2, CN 3, 4, 5, DEF 5  
MANUFACTURED (MOBILE) HOMES/  
TRAVEL TRAILERS..... GR 3-4, APP 4-6, 9,  
PR 1, DEF 3, 5, 9  
Date of Construction ..... APP 6, RATE 15  
Doublewide .....DEF 3  
MANUFACTURED (MOBILE) HOME PARK  
OR SUBDIVISION .....DEF 5  
MAPS (See FLOOD MAPS)  
■ MASONRY WALLS .....DEF 5  
MEAN SEA LEVEL (See NATIONAL GEODETIC VERTICAL  
DATUM [NGVD])  
MISCELLANEOUS RULES ..... GR 14-15  
Application Submission ..... GR 14  
■ Assignment of Policy ..... GR 15  
Commission, Producer's ..... GR 15  
Contract Agent Rule ..... GR 15  
Delivery of Policy ..... GR 14  
Policy Term ..... GR 14  
MITIGATION, SEVERE REPETITIVE LOSS..... SRL 1-2  
MODULAR BUILDING .....DEF 5  
MORTGAGE PORTFOLIO PROTECTION  
■ PROGRAM (MPPP)..... GR 3, MPPP 1-5, DEF 5  
MORTGAGEE ..... APP 2, RATE 17, PRP 7, MPPP 1-4, REN 2, 3  
MUDFLOW.....DEF 5-6  
MULTI-FAMILY RESIDENCE (See 2-4 FAMILY RESIDENCE,  
OTHER RESIDENTIAL, CONDOMINIUMS)  
MULTI-PROPERTY LETTER OF MAP AMENDMENT  
(LOMA) OR LETTER OF MAP REVISION (LOMR) ..... CN 5-6

**N**

NATIONAL FLOOD INSURANCE ACT OF 1968 (See ACT)  
NATIONAL FLOOD INSURANCE PROGRAM (NFIP) ..... REF 1, DEF 6  
NATIONAL GEODETIC VERTICAL  
DATUM (NGVD) ..... LFG 3, CERT 2, DEF 6  
NATURAL GRADE .....DEF 6  
NEW CONSTRUCTION .....DEF 6

NFIP BUREAU AND STATISTICAL AGENT ..... REF 1, SRL 1, DEF 6  
NFIP CONTACT INFORMATION ..... REF 3  
NFIP SERVICING AGENT ..... REF 2, SRL 1, DEF 6  
NFIP SPECIAL DIRECT FACILITY (SDF) .....REF 2, SRL 1-2, DEF 6  
NON-PARTICIPATING COMMUNITY ..... GR 1  
NON-PAYMENT ..... CN 2  
NON-RESIDENTIAL ..... GR 6, 8, CONDO 1, 4, 9, DEF 6  
NORTH AMERICAN VERTICAL  
DATUM (NAVD) .....LFG 3, CERT 2, DEF 6  
NOTICE OF LOSS .....CL 1  
NULLIFICATION (See CANCELLATION/NULLIFICATION)

**O**

OCCUPANCY CLASSIFICATION ..... GR 5-6, APP 3  
OTHER INSURANCE .....MPPP 4, CN 4  
OTHER RESIDENTIAL..... GR 6, DEF 6  
OTHERWISE PROTECTED AREAS..... CBRS 1-2, DEF 6  
OUT-AS-SHOWN DETERMINATION.....CN 3, MAP 3, DEF 6  
OVER WATER ..... GR 4, 7

**P**

PAPERWORK BURDEN DISCLOSURE NOTICE..... REF 6  
PARTICIPATING COMMUNITY ..... GR 1, DEF 6  
PHOTOGRAPH REQUIREMENTS  
(FOR ELEVATION CERTIFICATE) ..... CERT 1-2  
PHYSICAL MAP REVISION (PMR).....MAP 3  
POLICIES AVAILABLE.....GR 1-3  
POLICY .....DEF 6, POL 1-65  
POLICY RENEWALS .....GR 11, PRP 2, MPPP 4, REN 1-8  
Credit Card Payment Form ..... REN 2, 8  
Endorsements During Renewal Cycle ..... REN 2  
Expiration Notice to Mortgagee..... REN 2  
Final Notice.....REN 2, 3, 6-7  
Insufficient Renewal Information ..... REN 2  
Renewal Effective Date Determination ..... REN 2  
Renewal Notice ..... REN 1, 2, 3, 4-5  
Severe Repetitive Loss Policies ..... REN 2, SRL 1-13  
Waiting Period ..... REN 1, 2  
POLICY TERM ..... GR 14, APP 1, PRP 7, MPPP 2  
POLLUTANTS .....DEF 6  
PONDING HAZARD.....DEF 6  
POST-FIRM BUILDING  
(CONSTRUCTION) .....RATE 16, 18-20, 22-25, DEF 6  
PRE-FIRM BUILDING  
(CONSTRUCTION)..... RATE 15, 18, 23, DEF 7  
PREFERRED RISK POLICY (PRP)..... GR 3, PRP 1-14, DEF 7  
2-Year PRP Eligibility Extension.....PRP 1  
Completing PRP Application Form ..... PRP 7-11  
Condominium Rating Chart .....PRP 4  
Conversion of PRP to Standard-Rated Policy .....PRP 7  
Conversion of Standard-Rated Policy to PRP  
Due to Map Revision, LOMA, or LOMR .....PRP 3  
Conversion of Standard Rated Policy to PRP  
Due to Misrating .....PRP 3  
Coverage Limitations .....PRP 2  
Coverage/Premium Tables .....PRP 5-6  
Deductibles .....PRP 3  
Discounts/Fees/ICC Premium .....PRP 2  
Documentation .....PRP 2  
Eligibility Requirements .....PRP 1, 2  
Endorsements.....PRP 3  
General Description.....PRP 1  
Ineligibility.....PRP 2  
PRP Application Form ..... PRP 13-14  
Renewal.....PRP 2  
Replacement Cost Coverage .....PRP 2

PREMIUM.....	RATE 16
Credit Card Payment.....	APP 8, REN 2, 8
Credit Card Payment Form.....	REN 2, 8
Premium Calculation.....	RATE 16
Premium Discounts.....	APP 7, CRS 1
Premium Payment.....	APP 7, 8, CONDO 8, PRP 8, MPPP 3, REN 1-2
Prepaid Amount (Total).....	DEF 7
Prepaid Premium (Total).....	DEF 7
Presentment of Payment (Premium).....	GR 8, DEF 7
Refunds.....	END 1-4A, CN 1-6
PREPAID AMOUNT (TOTAL).....	DEF 7
PREPAID PREMIUM (TOTAL).....	DEF 7
PRESENTMENT OF PAYMENT (PREMIUM).....	GR 8, DEF 7
PRINCIPAL RESIDENCE.....	DEF 7
PRINCIPALLY ABOVE GROUND BUILDING.....	DEF 7
PROBATION.....	GR 1, DEF 7
PROBATION SURCHARGE.....	GR 1, RATE 12, DEF 7
PROOF OF LOSS.....	CL 1, 2
PROPER OPENINGS (FLOOD VENTS).....	LFG 1-3, 4, 6, 8, DEF 7
PROPERTY LOCATION.....	APP 2, PRP 8, END 4
PROPERTY REMOVED TO SAFETY EXPENSE.....	DEF 7
PROVISIONAL RATING.....	PR 1-5, DEF 7
Completing the Provisional Rating Questionnaire:	
General Directions.....	PR 2
Guidance for Determining Building Elevated on Fill.....	PR 2
Eligibility Requirements.....	PR 1
General Description.....	PR 1
Notification Requirements.....	PR 2
Provisional Rating Example.....	PR 4
Provisional Rating Questionnaire.....	PR 3
Reformation: Endorsement Procedure.....	PR 1
Reformation: Limitations.....	PR 1
Sample Notice to Accompany	
Provisionally Rated Policies.....	PR 5

## R

RATE TABLES.....	RATE 1-14, 31, CONDO 10-22, PRP 5-6, MPPP 1, PR 3, CRS 2
RATING.....	RATE 1-61, CONDO 1-31, CERT 3-4, END 1-2
Alternative Rates.....	RATE 21, END 1-2
Amount of Insurance Available.....	RATE 1
AR, AR Dual Zones.....	RATE 18
Buildings in More Than One	
Flood Zone/BFE.....	GR 14, RATE 16-17
Condominiums.....	CONDO 1-31
Contents Location.....	RATE 26-28
Crawlspace.....	RATE 25
Deductibles.....	RATE 12, 13, CONDO 5, 7
Different Base Flood Elevations Reported.....	GR 14, RATE 17
Effect of Map Revisions on Rates.....	RATE 21-23
Elevation Difference.....	RATE 17-18
FIRMS with Wave Heights.....	RATE 29-30
Flood Map Grandfathering.....	RATE 21-23, PRP 1, DEF 4
Flood Zone Discrepancies.....	GR 14, RATE 17
Floodproofed Buildings.....	RATE 30
General Rule of Rating.....	RATE 22
Key Points for Rating.....	RATE 16-17
Multiple Elevation Certificates.....	CERT 1
Optional Elevation Rating.....	RATE 18, LFG 3
Premium Calculation.....	RATE 16
Provisional Rates.....	GR 14, PR 1-5, DEF 7
Rate Reduction.....	END 1
Rate Tables.....	RATE 1-14, 31, CONDO 10-22, PRP 5-6, MPPP 1, PR 3, CRS 2
Rate Type.....	APP 7-8

Rating Error.....	END 1-2
Rating Examples.....	RATE 17-18, 22-24, 29, 47-61, CONDO 23-31, END 5-12, PR 4
Rating Steps.....	RATE 15-16
Re-Rating.....	RATE 23-24
Special Rating Situations.....	GR 13-14
Submit-for-Rate.....	GR 14, RATE 24-25, DEF 9
Tentative Rates.....	GR 13, RATE 11, CONDO 7, DEF 9
V-Zone Optional Rating.....	RATE 23
V-Zone Risk Factor Rating Form.....	RATE 33-46
RCBAP (See RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY)	
RECREATIONAL VEHICLE.....	DEF 1
REFORMATION.....	GR 12, MPPP 4, PR 1
REFUNDS.....	END 1-2, 3-4, CN 1-6
REGIONAL OFFICES, NFIP.....	REF 4-5
REGULAR PROGRAM.....	GR 1, RATE 1, DEF 7
RENEWALS (See POLICY RENEWALS)	
REPETITIVE LOSS.....	GR 5, 11, REN 2, CN 7, SRL 1-13, DEF 7
REPLACEMENT COST.....	APP 5, RATE 20, 30, CONDO 6, 8, PRP 2, DEF 7
RESIDENTIAL.....	GR 5-6, CONDO 1-5
RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE.....	CERT 7-8
RESIDENTIAL CONDOMINIUM BUILDING.....	CONDO 1-5, DEF 8
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) (See also STANDARD FLOOD INSURANCE POLICY).....	GR 1, 2, APP 4, CONDO 1-31, POL 1, 45-65
Application Form.....	CONDO 7-8
Assessment Coverage.....	CONDO 6-7
Building Type.....	CONDO 7-8
Cancellation or Endorsement of Existing Unit Owners' Dwelling Policies.....	CONDO 7
Coinsurance.....	CONDO 6
Commission, Producer's.....	CONDO 7
Condominium Building in the Course of Construction.....	CONDO 5-6
Coverage, Building.....	CONDO 1-9
Coverage, Contents.....	CONDO 1-8
Coverage Limits.....	CONDO 6, 8
Deductibles.....	CONDO 5, 7, 8, 22
Determining Rates and Fees.....	CONDO 8
Eligibility Requirements.....	CONDO 5
Federal Policy Fee.....	CONDO 7-8
Property Covered.....	CONDO 6-7
Rate Tables.....	CONDO 10-22
Rating Examples.....	CONDO 23-31
Replacement Cost.....	CONDO 1, 6, 8, 9
Tentative Rates and Scheduled Buildings.....	GR 3, APP 10, CONDO 7
ROWHOUSES/TOWNHOUSES.....	CONDO 1, 8

## S

SCHEDULED BUILDING POLICY.....	GR 3, APP 1, 10, CONDO 7, DEF 7
SCREENING, INSECT (BELOW LOWEST ELEVATED FLOOR).....	RATE 7, 19-20, CONDO 19
SECTION 1316.....	GR 7, DEF 7
SEPARATE BUILDING (See SINGLE BUILDING)	
SEVERE REPETITIVE LOSS PROPERTIES.....	GR 5, REN 2, CN 6, SRL 1-13, DEF 8
SFIP (See STANDARD FLOOD INSURANCE POLICY)	
SHEAR WALLS.....	GR 5, DEF 8
SHEET FLOW HAZARD.....	DEF 8
SILOS.....	GR 4, 6
SINGLE ADJUSTER PROGRAM.....	CL 3-4, DEF 8
SINGLE BUILDING.....	GR 5, DEF 8





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