NATIONAL FLOOD INSURANCE PROGRAM

SPECIFIC RATING GUIDELINES

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FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE AND MITIGATION ADMINISTRATION
RISK INSURANCE DIVISION
UNDERWRITING BRANCH

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INTRODUCTION AND GENERAL INSTRUCTIONS

This *Specific Rating Guidelines* manual provides the rules and rates for **Submit-for-Rate** risks. These are properties at high flood risk that, because of peculiarities in their exposure to flooding, do not lend themselves to pre-programmed rates noted in the *NFIP Flood Insurance Manual*. These risks require an in-depth underwriting analysis before a risk premium rate can be applied.

Use of these guidelines is restricted to: (1) the National Flood Insurance Program (NFIP) servicing contractor and (2) those Write Your Own (WYO) companies approved by the Federal Emergency Management Agency (FEMA) as having established a designated specific rating unit within their underwriting departments. Changes in this manual are highlighted by a vertical bar in the right-hand margin of the page. Rate changes are further highlighted through use of boldface type. All footers have been updated to reflect the latest effective date of this manual, as it is reissued in its entirety.

Upon request, a complete copy of the underwriting file along with a fully completed FEMA approved rating worksheet is to be submitted to the FEMA Underwriting Branch within 15 days of receiving the request.

The WYO Companies and the Direct Servicing Agent are required to provide the following:

- NFIP Application
- Elevation Certificate Form
- Photographs
- Submit-for-Rate Worksheet
- Elevated Building Determination Form
- Miscellaneous (variance statement for Post-FIRM buildings, list of machinery and equipment, breakaway wall certification, V-Zone Risk Factor Rating Form, etc.)

The NFIP's two-fold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following procedures be followed for risks that fall within the Submit-for-Rate category.

1. **All policies (new and renewal) must be rated using the rates that are in effect at the inception date of each policy term.**

   - A quote on a specifically rated risk is good for 90 days, except for ICC premium, Federal Policy Fee, and Probation Surcharge, if applicable. No premium should be accepted before the quote is made.
   - All rates contained in these guidelines are based on the NFIP's standard deductible, currently $1000 for both Pre- and Post-FIRM buildings rated using these guidelines.

2. **Before a specific rate can be quoted for a risk, the underwriter must have the following:**

   - Complete NFIP Flood Insurance Application.
   - Complete Elevation Certificate.
   - A letter of variance issued by the local community stating that permission was granted to construct the building if the building is Post-FIRM and constructed with

the lowest floor elevation below the Base Flood Elevation (BFE). If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required. Refer to Exhibit 5 (Variance Chart) in the Appendix, which provides a list of risks that require a variance.

- Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction. In some cases, particularly large commercial risks, copies of blueprints are extremely valuable in evaluating the risk.

- The square footage of any enclosure(s) below the elevated floor, the use of the enclosure, a list of machinery and equipment, and the approximate value of each item located in the enclosure.

- If the area below the elevated floor is enclosed using masonry walls and these walls are represented as being breakaway walls in V Zones, a signed letter from a local building official, an engineer, or an architect is needed for verification. If the photographs submitted with an application appear to display masonry walls, this verification is required to validate breakaway wall construction.

- A statement from the applicant or applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).

  If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value must be provided. The valuation of the machinery and equipment must coincide with the coverage being afforded by the policy being written. If the policy provides replacement cost, then replacement cost valuation must be used; otherwise, actual cash value must be used.

- For Post-FIRM elevated buildings, an Elevated Building Determination Form signed by the insured must be secured before the policy can be issued. Effective October 1, 2010, use of this form is limited to elevated buildings where the lower level is fully enclosed and the foundation system meets the NFIP definition of an elevated building.

  NOTE: If the lower level is fully enclosed and finished, or used for other than parking, storage, or building access, and the foundation system is not visible from the photographs, the policy must be issued as a non-elevated building unless an engineering certification is provided certifying that the building's lowest elevated floor is raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns, as defined in the Standard Flood Insurance Policy.

- For all Post '81 V-Zone, non-elevated buildings, foundation/structural plans must be obtained before a specific rate can be provided. In the event that foundation/ structural plans are not available, the applicant or agent may provide a written statement to that effect.

3. Pre-FIRM elevated buildings using optional Post-FIRM rating will be rated in a manner similar to non-elevated buildings, with limited exceptions.

Pre-FIRM buildings with enclosures below the lowest elevated floor of an elevated building do not have the same coverage limitations as Post-FIRM structures, in accordance with the Standard Flood Insurance Policy (SFIP). Therefore, Pre-FIRM elevated buildings with enclosures cannot be rated the same as Post-FIRM elevated buildings with enclosures, and must be rated in a manner similar to Post-FIRM non-elevated buildings without basement or enclosure.

Pre-FIRM buildings can be rated using full-risk rates if more favorable to the insured. The decision to obtain an Elevation Certificate and to request full-risk rating of a Pre-FIRM building eligible for subsidized premium rates is an option of the insured. Subsidized rates will continue to be used until the full-risk rates are more favorable. Subsidized premium rates will be phased out over time through annual premium increases. Once it is determined that full-risk rating will provide a lower premium, a policy may be endorsed for the current policy year only to obtain a lower rate.

When presented a valid Elevation Certificate, an insurer must record the elevation data in order to determine whether Optional Elevation Rating will benefit the insured. A comparison must be made at each renewal as Pre-FIRM subsidized premium rates are phased out under the law.

4. Submit-for-Rates issued with FEMA Special Rates must be reported to the NFIP Bureau and Statistical Agent using Risk Rating Method 'S' for Post-FIRM buildings, and using Risk rating Method "E" for Pre-FIRM buildings.

Certain risks may be eligible for FEMA Special Rates consideration. These risks include buildings elevated on posts, piers, pilings, or columns with hanging floors below the BFE enclosing finished or unfinished space; high-rise residential condominium buildings, eligible under the Residential Condominium Building Association Policy, where the lowest floor elevation is below the BFE, unfinished, and used for building access, parking, or storage only; and Pre-FIRM buildings with partial enclosures below the BFE (where a partial enclosure does not enclose the entire area under the elevated floor).

NEW: Special Rate Consideration will also be provided to a subgrade crawlspace when the distance between the subgrade crawlspace floor and the top of the next higher floor is greater than 5 feet or the top of the bottom floor elevation is more than 2 feet below the lowest adjacent grade.

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 documentation includes the following:

High-Rise Residential Condominium Buildings

- All applicable documentation listed on pages iv through vii of these guidelines
- Structural plans
- Value and use of the floor(s) below the BFE
- Clear pictures of interior of the floor(s) below the BFE

- List and value of machinery and equipment below the BFE

Hanging Floors and Partial Enclosures

- All applicable documentation listed on pages iv through vii of these guidelines
- Pictures of the interior and exterior of the lowest elevated floor
- Size of the lowest elevated floor
- Value of the lowest elevated floor
- List and value of machinery and equipment, and appliances

Finished or unfinished subgrade crawlspace

- All applicable documentation listed on pages iv through vii of these guidelines
- Pictures of the interior of the crawlspace
- List and value of machinery and equipment, and appliances

If there are any questions or if a particular risk does not fit the guidelines, these can be referred to the NFIP Bureau and Statistical Agent, Underwriting Department.

SECTION 1

PRE-FIRM AND POST-FIRM NON-ELEVATED BUILDINGS AND PRE-FIRM ELEVATED BUILDINGS

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND LOW-RISE RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

ALL NON-ELEVATED BUILDINGS WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(For Pre-FIRM with partial enclosure, the building rates are eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	Building Rates (1 Floor)		Building Rates (more than 1 Floor)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-2	5.02	0.94	3.39	0.77
-3	**6.18**	**1.38**	5.19	0.82
-4	**6.84**	**1.98**	**6.84**	**0.89**
-5	**9.26**	**2.01**	**9.26**	**0.94**
-6	**11.77**	**2.10**	10.84	0.98
-7	14.08	2.24	11.84	1.03
-8	14.92	2.84	12.71	1.37
-9	15.60	3.46	13.45	1.74
-10	16.16	4.10	14.09	2.13
-11	16.63	4.73	14.65	2.54
-12	17.04	5.35	15.15	2.95
-13	17.43	5.93	15.61	3.36
-14	17.81	6.45	16.06	3.75
-15	18.23	6.91	16.50	4.12

Lowest Floor Elevation Difference	Contents Rates (1 Floor)		Contents Rates (more than 1 Floor)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-2	3.20	0.63	1.79	0.41
-3	5.05	0.68	2.95	0.44
-4	6.84	0.74	4.18	0.48
-5	9.64	0.79	6.25	0.51
-6	10.82	0.85	7.24	0.55
-7	11.80	0.90	8.16	0.58
-8	12.64	1.18	9.00	0.79
-9	13.34	1.48	9.78	1.01
-10	13.93	1.79	10.50	1.25
-11	14.45	2.10	11.16	1.49
-12	14.90	2.40	11.75	1.73
-13	15.33	2.68	12.29	1.97
-14	15.75	2.93	12.77	2.19
-15	16.19	3.14	13.21	2.39

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND
LOW-RISE RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

WITH BASEMENT (2 or more floors, not split-level)

Basement Floor Elevation Difference	Building				Contents	
	No Machinery In Basement		With Machinery In Basement		Basic Coverage Rates	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
-2	2.42	0.43	2.47	0.45	0.74	0.15
-3	2.55	0.45	2.67	0.48	0.77	0.15
-4	2.69	0.47	**2.93**	**0.74**	0.79	0.16
-5	**2.76**	**0.71**	**2.93**	**1.08**	0.82	0.16
-6	**2.76**	**1.00**	**2.93**	**1.26**	0.84	0.17
-7	**2.76**	**1.26**	**2.93**	**1.26**	1.20	0.24
-8	**3.60**	**1.46**	**3.79**	**1.65**	1.72	0.35
-9	**4.73**	**1.55**	**5.03**	**2.11**	2.46	0.51
-10	**6.08**	**1.72**	**6.61**	**2.26**	3.44	0.73
-11	**7.43**	**2.01**	**8.81**	**2.53**	4.73	1.03
-12	**8.92**	**2.40**	**9.81**	**2.93**	6.35	1.40
-13	**10.72**	**2.86**	**11.76**	**3.38**	8.36	1.87
-14	**12.86**	**3.38**	**14.13**	**3.88**	10.80	2.43
-15	**15.42**	**3.98**	**16.94**	**4.44**	13.71	3.11

NOTE: For AE, A1-A30 zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; and
- The unfinished basement is used only for parking and storage.

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND
LOW-RISE RESIDENTIAL CONDOMINIUM BUILDING
ASSOCIATION POLICY

SPLIT LEVEL WITH BASEMENT

Basement Floor Elevation Difference	Building				Contents	
	No Machinery In Basement		With Machinery In Basement		Basic Coverage Rates	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
-2	1.51	0.46	2.02	0.48	**0.95**	**0.19**
-3	**2.76**	**0.52**	**2.93**	**0.73**	**0.95**	**0.21**
-4	**2.76**	**1.06**	**2.93**	**1.26**	**0.95**	**0.21**
-5	**3.61**	**1.40**	**3.79**	**1.50**	**2.09**	**1.03**
-6	**4.73**	**1.72**	**4.93**	**1.94**	**3.42**	**1.37**
-7	**6.82**	**2.02**	**7.02**	**2.27**	**4.91**	**1.79**
-8	**7.99**	**2.14**	**8.14**	**2.40**	**6.37**	**2.34**
-9	**11.58**	**2.25**	**11.74**	**2.53**	**8.94**	**2.64**
-10	14.91	2.31	**15.65**	2.66	**12.16**	**2.72**
-11	16.43	3.04	17.09	3.45	14.83	3.29
-12	17.81	3.93	18.34	4.40	16.61	4.12
-13	19.01	4.99	19.40	5.53	18.21	5.09
-14	19.99	6.25	20.24	6.85	19.57	6.19
-15	20.72	7.71	20.82	8.38	20.62	7.44

NOTE: For AE, A1-A30 zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; and
- The unfinished basement is used only for parking and storage.

ZONES A1-A30, AE
OTHER RESIDENTIAL BUILDINGS AND HIGH-RISE RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

ALL NON-ELEVATED WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(For Pre-FIRM with partial enclosure, the building rates are eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	Building			Contents	
	Basic Coverage Rates	Additional Coverage Rates	Additional Coverage Rates High-Rise RCBAP	Basic Coverage Rates	Additional Coverage Rates
-2	6.68	2.15	.18	4.16	1.75
-3	7.36	2.93	.20	5.08	2.57
-4	9.68	4.13	.22	7.29	3.73
-5	13.83	5.73	.25	10.28	5.36
-6	19.28	8.06	.31	14.40	7.51
-7	25.00	11.65	.47	18.55	9.71
-8	25.00	17.26	.86	23.14	12.18
-9	25.00	20.19	1.38	25.00	14.60
-10	25.00	23.06	1.83	25.00	17.01
-11	25.00	25.00	2.20	25.00	20.41
-12	25.00	25.00	2.64	25.00	24.50
-13	25.00	25.00	3.16	25.00	25.00
-14	25.00	25.00	3.79	25.00	25.00
-15	25.00	25.00	4.55	25.00	25.00

ZONES A1-A30, AE
OTHER RESIDENTIAL BUILDINGS

WITH BASEMENT

Elevation Difference	Building				Contents	
	No Machinery In Basement		With Machinery In Basement[1]		Basic Coverage Rates[2]	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
-2	**1.22**	**0.44**	**1.59**	**0.46**	**1.01**	**0.17**
-3	**1.78**	**0.47**	**2.30**	**0.51**	**1.30**	**0.20**
-4	**2.33**	**0.49**	**2.99**	**0.56**	**2.35**	**0.31**
-5	**2.91**	**0.52**	**3.70**	**0.61**	**3.71**	**0.49**
-6	**3.54**	**0.55**	**4.45**	**0.66**	**5.31**	**0.74**
-7	**4.25**	**0.58**	**5.27**	**0.71**	**7.10**	**1.06**
-8	**5.04**	**0.89**	**6.14**	**1.09**	**9.00**	**1.47**
-9	**5.94**	**1.37**	**7.12**	**1.65**	**10.96**	**1.97**
-10	**6.99**	**2.03**	**8.23**	**2.42**	**12.93**	**2.57**
-11	**8.22**	**2.92**	**9.48**	**3.45**	**14.83**	**3.29**
-12	**9.64**	**4.07**	**10.92**	**4.78**	**16.61**	**4.12**
-13	**11.28**	**5.51**	**12.55**	**6.43**	**18.21**	**5.09**
-14	**13.17**	**7.28**	**14.41**	**8.46**	**19.57**	**6.19**
-15	**15.33**	**9.41**	**16.51**	**10.90**	**20.62**	**7.44**

1 The above "With Basement," "With Machinery" basic building rates apply when there is less than $10,000 of building machinery or equipment in the basement. For each additional $10,000 of such equipment, add .06 to the basic coverage building rates.

2 The above "With Basement" basic contents rates apply when there is no more than one clothes washer, clothes dryer, and food freezer. For each additional complete or partial "set" of these appliances, add .06 to the basic coverage contents rates.

ZONES A1-A30, AE
HIGH-RISE RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

TWO OR MORE FLOORS WITH BASEMENT, INCLUDING SPLIT LEVEL

Basement Floor Elevation Difference	Building			Contents	
	Basic Coverage Rates		Additional Coverage Rates High-Rise RCBAP	Basic Coverage Rates[2]	Additional Coverage Rates
	No Machinery in Basement	With Machinery in Basement[1]			
-2	**3.69**	**3.86**	**.15**	**.80**	**.19**
-3	**3.69**	**3.86**	**.15**	**.80**	**.19**
-4	**3.69**	**3.86**	**.15**	**.80**	**.19**
-5	**3.89**	**4.50**	**.19**	**1.49**	**.87**
-6	**5.08**	**5.72**	**.29**	**2.48**	**1.52**
-7	**7.20**	**7.92**	**.29**	**3.57**	**2.24**
-8	**10.18**	**10.75**	**1.16**	**5.10**	**3.22**
-9	**13.04**	**13.49**	**1.55**	**7.17**	**4.59**
-10	**19.28**	**19.78**	**1.97**	**10.02**	**6.50**
-11	**23.14**	**23.74**	**2.37**	**12.01**	**7.80**
-12	**25.00**	**25.00**	**2.85**	**14.42**	**9.36**
-13	**25.00**	**25.00**	**3.41**	**17.30**	**11.23**
-14	**25.00**	**25.00**	**4.10**	**20.77**	**13.47**
-15	**25.00**	**25.00**	**4.91**	**24.92**	**16.17**

1 The above "With Basement," "With Machinery" basic building rates apply when there is less than $10,000 of building machinery or equipment in the basement. For each additional $10,000 of such equipment, add .06 to the basic coverage building rates.

2 The above "With Basement" basic contents rates apply when there is no more than one clothes washer, clothes dryer, and food freezer. For each additional complete or partial "set" of these appliances, add .06 to the basic coverage contents rates.

ZONES A1-A30, AE
NON-RESIDENTIAL BUILDINGS

ALL NON-ELEVATED BUILDINGS WITH NO BASEMENT (INCLUDING SPLIT-LEVEL WITHOUT BASEMENT) AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(For Pre-FIRM with partial enclosure, the building rates are eligible for Special Rate Consideration)

Elevation Difference	Building (1-floor)		Building (more than 1-floor)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-2	**5.69**	**1.26**	**4.38**	**0.52**
-3	**6.53**	**1.49**	**5.35**	**0.59**
-4	**9.26**	**1.72**	**7.29**	**0.66**
-5	**10.70**	**2.59**	**8.54**	**1.09**
-6	**11.92**	**3.62**	**9.66**	**1.64**
-7	**12.95**	**4.77**	**10.64**	**2.29**
-8	**13.82**	**6.01**	**11.52**	**3.02**
-9	**14.55**	**7.30**	**12.29**	**3.81**
-10	**15.16**	**8.62**	**12.98**	**4.64**
-11	**15.69**	**9.92**	**13.60**	**5.49**
-12	**16.17**	**11.18**	**14.16**	**6.34**
-13	**16.61**	**12.36**	**14.67**	**7.18**
-14	**17.06**	**13.42**	**15.15**	**7.99**
-15	**17.52**	**14.34**	**15.62**	**8.75**

Elevation Difference	Contents (1-floor)		Contents (more than 1-floor)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-2	**1.50**	**0.73**	**1.41**	**0.48**
-3	**2.90**	**0.77**	**2.51**	**0.51**
-4	**4.35**	**0.80**	**3.67**	**0.54**
-5	**7.44**	**0.83**	**5.98**	**0.56**
-6	**8.52**	**0.87**	**6.95**	**0.59**
-7	**9.50**	**0.90**	**7.87**	**0.62**
-8	**10.38**	**0.93**	**8.73**	**0.65**
-9	**11.18**	**1.19**	**9.54**	**0.84**
-10	**11.90**	**1.47**	**10.29**	**1.05**
-11	**12.56**	**1.75**	**10.98**	**1.26**
-12	**13.15**	**2.02**	**11.62**	**1.48**
-13	**13.70**	**2.29**	**12.21**	**1.69**
-14	**14.19**	**2.53**	**12.73**	**1.90**
-15	**14.66**	**2.75**	**13.21**	**2.09**

ZONES A1-A30, AE
NON-RESIDENTIAL BUILDINGS

WITH BASEMENT (including split-level with basement)

Basement Floor Elevation Difference	Building				Contents	
	No Machinery In Basement		With Machinery In Basement[1]		Basic Coverage Rates[2]	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
-2	**1.16**	**0.44**	**1.54**	**0.45**	**1.22**	**0.16**
-3	**1.77**	**0.46**	**2.30**	**0.49**	**1.29**	**0.17**
-4	**2.38**	**0.49**	**3.05**	**0.53**	**1.35**	**0.18**
-5	**3.03**	**0.51**	**3.83**	**0.57**	**1.42**	**0.19**
-6	**3.77**	**0.54**	**4.69**	**0.61**	**1.49**	**0.20**
-7	**4.63**	**0.66**	**5.66**	**0.65**	**1.56**	**0.21**
-8	**5.52**	**0.84**	**6.63**	**0.97**	**1.63**	**0.21**
-9	**6.55**	**1.24**	**7.72**	**1.43**	**2.29**	**0.22**
-10	**7.76**	**1.78**	**8.96**	**2.05**	**3.18**	**0.23**
-11	**9.16**	**2.50**	**10.37**	**2.85**	**4.31**	**0.24**
-12	**10.80**	**3.40**	**11.99**	**3.88**	**5.72**	**0.34**
-13	**12.69**	**4.52**	**13.82**	**5.15**	**7.46**	**0.48**
-14	**14.87**	**5.88**	**15.90**	**6.70**	**9.55**	**0.65**
-15	**17.36**	**7.51**	**18.26**	**8.54**	**12.03**	**0.87**

1 The above "With Basement," "With Machinery" basic building rates apply when there is less than $10,000 of building machinery or equipment in the basement. For each additional $10,000 of such equipment, add .06 to the basic coverage building rates.

2 The above "With Basement" basic contents rates apply when there is no more than one clothes washer, clothes dryer, and food freezer. For each additional complete or partial "set" of these appliances, add .06 to the basic coverage contents rates.

ZONES A1-A30, AE
NON-RESIDENTIAL BUILDINGS
USED FOR AGRICULTURAL PURPOSES
(BARNS, SILOS, ETC.)

ALL NON-ELEVATED BUILDINGS WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(Pre-FIRM with partial enclosure is eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	Building	
	Basic Coverage Rates	Additional Coverage Rates
-2	5.57	1.66
-3	5.79	1.83
-4	5.94	2.01
-5	6.37	2.24
-6	6.86	2.47
-7	7.43	2.71
-8	7.95	2.95
-9	8.59	3.25
-10	9.51	3.53

For contents rates, use the table on page 1-7 of these guidelines.

ZONES A1-A30, AE
MANUFACTURED (MOBILE) HOMES[1]
SINGLE-FAMILY DWELLINGS
INCLUDING ELEVATED BUILDINGS WITH ENCLOSURES AND SUBGRADE CRAWLSPACES

NO BASEMENT

Lowest Floor Elevation Difference[2]	Building		Contents	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-1	**3.76**	**1.47**	2.61	0.50
-2	**4.14**	**1.53**	**4.22**	**1.72**
-3	**5.46**	**2.04**	**6.03**	**2.78**
-4	**7.23**	**3.09**	**8.76**	**3.44**
-5	**10.17**	**4.36**	10.94	4.21
-6	**14.56**	**6.16**	12.28	5.17
-7	17.23	**8.49**	13.39	6.11
-8	17.96	10.35	14.29	7.03
-9	18.48	11.24	15.03	7.90
-10	18.85	12.05	15.63	8.72

1 Doublewide manufactured (mobile) homes defined as non-movable, permanent buildings, at least 16' wide and with an area within the perimeter walls of at least 600 square feet must be classified as a manufactured (mobile) home and not one of the other building types.

2 Above rates are based on the lowest elevated floor of an elevated building.

ZONES A1-A30, AE
MANUFACTURED (MOBILE) HOMES[1]
NON-RESIDENTIAL BUILDINGS
INCLUDING ELEVATED BUILDINGS WITH ENCLOSURES AND SUBGRADE CRAWLSPACES

NO BASEMENT

Lowest Floor Elevation Difference[2]	Building		Contents	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-1	**4.20**	**1.67**	2.53	.56
-2	**4.89**	**2.02**	**4.57**	**1.77**
-3	**6.60**	**2.67**	**6.49**	**2.98**
-4	**9.03**	**3.95**	**8.74**	**3.99**
-5	**12.92**	**5.48**	11.03	4.89
-6	16.00	**7.72**	12.44	6.09
-7	17.05	15.60	13.62	7.29
-8	17.84	15.48	14.60	8.47
-9	18.40	18.40	15.42	9.62
-10	18.81	18.81	16.09	10.70

1 Doublewide manufactured (mobile) homes defined as non-moveable, permanent buildings, at least 16' wide and with an area within the perimeter walls of at least 600 square feet must be classified as a manufactured (mobile) home and not one of the other building types.

2 Above rates are based on the lowest elevated floor of an elevated building.

PRE- AND POST-FIRM BUILDINGS ZONES AO, AH, AND D
ALL OCCUPANCY TYPES AND
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
Basement Buildings or Elevated Buildings With Enclosures

The risks submitted for specific rating in Zones AO, AH, and D are structures with a basement or an enclosure. This includes a building with a crawlspace (under-floor space) that has its interior floor (finished or not) subgrade, but the distance between the subgrade crawlspace floor and the top of the next higher floor is more than 5 feet. These risks must be rated as follows:

> **NOTE:** For AO and AH zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:
>
> - The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
> - The condominium building is classified as a high-rise building; and
> - The unfinished basement is used only for parking and storage.

1. AO Zone – Non-Elevated Buildings With Basement

Use the "Without Certification of Compliance or Elevation Certificate" rates found on Table 3A of the Rating Section and 3B and 4A of the Condominium Section of the *NFIP Flood Insurance Manual* if the lowest floor[1] is below the base flood depth.

Use the following procedures to determine the lowest floor elevation, base flood depth, and the elevation difference:

- When a base flood depth is shown on the FIRM, use it as the BFE. Use the example below to determine if the lowest floor is below the base flood depth.

Example:	Base Flood Depth	=	+3 feet
	LFE[1]	=	-5 feet
	Elevation Difference	=	-8 feet

- When no base flood depth is shown on the FIRM, use +2 feet. Use the example below to determine if the lowest floor is below the base flood depth.

Example:	Base Flood Depth	=	+2 feet
	LFE[1]	=	-8 feet
	Elevation Difference	=	-10 feet

2. AO Zone – Elevated Buildings With Enclosure

Use the "With Certification of Compliance" rates if the lowest floor[1] (enclosure) is at or above the base flood depth or the "Without Certification of Compliance or Elevation Certificate" rates found on Table 3A of the Rating Section and 3B and 4A of the Condominium Section of the *NFIP Flood Insurance Manual* if the lowest floor is below the base flood depth.

1 Difference between the enclosure/basement floor and the highest adjacent grade or natural grade, if available.

Use the following procedures to determine the lowest floor elevation, base flood depth, and the elevation difference:

- When a base flood depth is shown on the FIRM, use it as the BFE. Use the example below to determine if the lowest floor is below the base flood depth.

Example: Base Flood Depth	=	+1.0 foot
LFE[1]	=	+0.5 foot
Elevation Difference	=	-0.5 foot (Rounded to "0") Use "With Certification" rates

- When no base flood depth is shown on the FIRM, use +2 feet. Use the example below to determine if the lowest floor is below the base flood depth.

Example: Base Flood Depth	=	+2 feet
LFE[1]	=	+1 foot
Elevation Difference	=	-1 foot Use "Without Certification" rates

3. AH Zone – Non-Elevated Buildings With Basement or Elevated Buildings With Enclosure

Use the "With Certification of Compliance" rates if the lowest floor (basement/enclosure) is at or above the base flood elevation, or the "Without Certification of Compliance or Elevation Certificate" rates found on Table 3A of the Rating Section and 3B and 4A of the Condominium Section of the *NFIP Flood Insurance Manual* if the lowest floor is below the base flood elevation.

The BFE shown on the FIRM is used. Use the example below to determine if the lowest floor is above or below the BFE.

Example: LFE	=	+10.0 feet
BFE	=	+ 8.0 feet
Elevation Difference	=	+ 2.0 feet Use "With Certification" rates

1 Difference between the basement/enclosure floor and the highest adjacent grade or natural grade, if available.

4. D Zone – Non-Elevated Buildings With Basements/Subgrade Crawlspaces or Elevated Buildings With Enclosures/Crawlspaces Rate Tables

Building Rates

Occupancy/ Building Type	Single Family	2–4 Family	Other-Residential	Non-Residential	RCBAP
With Basement	**.91 / .15**	**.91 / .15**	**.85 / .38**	**.98 / .57**	**1.01 / .37**
With Enclosure	**.91 / .41**	**.91 / .41**	**.91 /1.23**	**.98 /1.19**	**1.01 / .26**
Elevated on Crawlspace	N/A	N/A	N/A	N/A	N/A
Non-Elevated with Subgrade Crawlspace	N/A	N/A	N/A	N/A	N/A

Contents Rates

Occupancy/ Building Type	Single Family	2–4 Family	Other-Residential	Non-Residential	RCBAP
Basement & Above	**1.07 / .64**	**1.07 / .55**	**1.07 / .55**	1.28 / .40	**1.07 / 1.11**
Enclosure & Above	**1.07 / .71**	**1.07 / .55**	**1.07 /.55**	1.28 / .40	**1.07 / 1.23**
Subgrade Crawlspace & Above	N/A	N/A	N/A	N/A	N/A
Crawlspace & Above	N/A	N/A	N/A	N/A	N/A

Use the Numbered A Zone Non-Elevated or Elevated Building type worksheet with an explanation on the worksheet when submitting the specific rating information to FEMA in accordance with the instructions on pages iv-vii.

PRE-FIRM AND ’75-’81 V1-V30, VE ZONE RATES
ALL OCCUPANCY TYPES AND
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
NON-ELEVATED OR ELEVATED
WITH NON-BREAKAWAY WALL ENCLOSURE

This table is to be used to rate all Post-FIRM buildings constructed in V1-V30 zones on or after January 1, 1975 and before October 1, 1981, or for Pre-FIRM buildings in zones V1-V30 including Pre-FIRM elevated buildings with enclosure. If the elevation difference is minus 1 or higher, use the ’75-’81 V1-V30, VE rates found on Table 3D of the Rating Section and Tables 3D and 4F of the Condominium Section of the *NFIP Flood Insurance Manual*. All Post-’81 V zone non-elevated risks, including high-rise and low-rise RCBAP, regardless of the elevation difference, must use page 1-16 of these guidelines.

The lowest floor elevation to be used in this case is the elevation of the bottom of the slab, or grade beam if there is one. If this elevation is not available, subtract 1 foot from the top of the bottom floor elevation on 1-4 family dwellings and 1.5 feet from the top of the bottom floor elevation on other residential and non-residential buildings. For RCBAP, building rates, use only the “.75 or More” column below.

Bottom of Slab Elevation Difference[1]	Building Rates			Contents Rates	
	Insurance to Replacement Cost Ratio				
	.75 or More	.50 to .74	Under .50	Residential	Non-Residential
-2	11.32	12.45	13.06	12.39	12.16
-3	12.01	13.75	14.97	12.83	12.96
-4	12.48	14.68	18.32	15.36	15.54
-5	14.68	16.23	24.35	16.68	16.60
-6	16.38	21.16	25.00	18.56	18.74
-7	21.70	25.00	25.00	23.96	24.30
-8	25.00	25.00	25.00	25.00	25.00
-9	25.00	25.00	25.00	25.00	25.00
-10	25.00	25.00	25.00	25.00	25.00

1 The difference between the elevation of the bottom of the slab (see second paragraph above) and the Base Flood Elevation, including the effects of wave action. If the top of the bottom floor is below grade on all sides, do not follow this procedure.

PRE-FIRM AND 1981 V1-V30, VE ZONE RATES
ALL OCCUPANCY TYPES AND RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY NON-ELEVATED OR ELEVATED WITH NON-BREAKAWAY WALL ENCLOSURE

This table is to be used to rate all Post-FIRM buildings constructed on or after October 1, 1981, or Pre-FIRM buildings including Pre-FIRM elevated buildings with enclosure.

Non-elevated risks, including those with basements and subgrade crawlspaces, and elevated buildings with non-breakaway wall enclosures (solid [perimeter] foundation walls or masonry), in V1-V30 and VE zones, including high-rise and low-rise RCBAP, are Submit-for-Rate, regardless of the elevation difference.

The lowest floor elevation to be used in this case is the elevation of the bottom of the slab, or grade beam if there is one. If this elevation is not available, subtract 1 foot from the top of the bottom floor elevation on 1–4 family dwellings and 1.5 feet from the top of the bottom floor elevation on other residential and non-residential buildings. For RCBAP building rates, use only the ".75 or More" column below.

Bottom of Slab Elevation Difference[1]	Building Rates			Contents Rates	
	Insurance to Replacement Cost Ratio				
	.75 or More	.50 to.74	Under .50	Residential	Non-Residential
+4 or more	**1.47**	**1.92**	**2.85**	**.80**	**.80**
+3	**1.69**	**2.27**	**3.46**	**.86**	**.86**
+2	**2.33**	**2.85**	4.01	**1.20**	**1.25**
+1	2.85	3.48	4.56	1.52	1.57
0	3.36	4.14	5.41	1.82	1.94
-1	4.35	5.42	7.13	2.28	2.35
-2	5.61	7.03	9.20	3.46	3.65
-3	7.18	8.99	11.52	4.65	4.93
-4	8.71	10.85	13.60	5.75	6.01
-5	10.17	12.56	15.43	7.12	7.44
-6	11.52	14.10	17.01	8.47	8.87
-7	12.73	15.45	18.32	9.75	10.22
-8	13.79	16.57	19.34	10.93	11.47
-9	14.65	17.43	20.08	11.94	12.54
-10	15.30	18.01	20.51	12.75	13.39
-11	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau

1 The difference between the elevation of the bottom of the slab (see second paragraph above) and the Base Flood Elevation, including the effects of wave action. If the top of the bottom floor is below grade on all sides, do not follow this procedure.

PRE-FIRM AND POST-FIRM BUILDINGS
ZONES A, A1-A30, AE, AH, AO
ALL OCCUPANCY TYPES
BUILDINGS WITH CRAWLSPACE (ABOVE GRADE OR SUBGRADE) WITH OR WITHOUT PROPER OPENINGS

This section is to be used only to rate a "crawlspace" (under-floor space) whether below grade, or at or above grade when:

- Its interior floor is no more than 5 feet below the top of the next higher floor (above the crawlspace), *and*
- The elevation of the crawlspace floor is below the Base Flood Elevation (BFE).

A subgrade crawlspace must be within 2 feet below the elevation of the lowest adjacent grade. For coverage purposes, crawlspaces at or above grade are considered an enclosure below an elevated building. Subgrade crawlspaces are considered basements in non-elevated buildings in floodplain management regulations. However, because the frequency and damage estimates and loss exposure are similar, for rating purposes, the two types of crawlspaces are considered the same in these guidelines.

Rates for structures located in Zones AH or AO cannot be higher than the "Without Certification of Compliance or Elevation Certificate" rates found on Table 3A of the Rating Section or Tables 3B and 4A of the Condominium Section of the *NFIP Flood Insurance Manual*. For unnumbered A zones, rates cannot be higher than the "No Elevation Certificate" rates found on Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*.

NOTE: Special Rate Consideration will be provided to a subgrade crawlspace when the distance between the subgrade crawlspace floor and the top of the next higher floor is greater than 5 feet, or the top of the bottom floor elevation is more than 2 feet below the lowest adjacent grade.

If not applying for Special Rate Consideration, a structure with a subgrade crawlspace more than 2 feet below the elevation of the lowest adjacent grade, or that has more than 5 feet between the elevation of the top of the crawlspace floor and the top of the floor over the crawlspace must be rated using the following:

- For Zones AE and A1-A30, use the "with basement" rate tables provided on pages 1-1 through 1-7 of these guidelines or the rates found on Table 3B of the Rating Section or Table 3A of the Condominium Section of the *NFIP Flood Insurance Manual* if the elevation difference is minus 1 foot or higher.
- For Zones AO and AH, use the information provided on pages 1-11 through 1-12 of these guidelines.
- For Zone Unnumbered A, use the information provided on pages 3-1 through 3-3 of these guidelines. If the elevation of the crawlspace floor is at or above the Base Flood Elevation (BFE), use the "with basement" rates provided on Table 3B of the Rating Section of the *NFIP Flood Insurance Manual*.

1. ZONES AE, A1-A30

1.A. Building Coverage Rate Calculation

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits for the elevation of the lowest elevated floor (based on the appropriate building type and occupancy) from the rate tables on Table 3B of the Rating Section and Tables 3A and 4B of the Condominium Section of the NFIP Flood Insurance Manual. If the difference between the next higher floor and BFE is minus 2 or lower, obtain the no-basement rate (basic and additional limits), from pages 1-1 to 1-7 of these guidelines.

In determining the next higher floor to use for the starting rate for non-elevated buildings with subgrade crawlspaces only, an attached garage floor elevation below the BFE may be excluded as the next higher floor if the garage is unfinished and has no machinery and equipment below the BFE, so long as the building to be insured is rated as a single-family dwelling (including an individual condominium unit within a multi-unit residential building that qualifies as a single building and is insured under the Dwelling form, or a single-family detached condominium building insured under the RCBAP). If the attached garage has machinery or equipment below the BFE, the floor of the attached garage can be excluded as the next higher floor in determining the starting rate if all of the following conditions exist:

- The building is described and rated as a single-family dwelling;
- The building is a non-elevated building with a subgrade crawlspace;
- The garage floor elevation is below the elevation of the top of the floor over the subgrade crawlspace; *and*
- The garage has proper openings.

Step 2: Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace At or Above Grade or Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

b. Subgrade Crawlspace Loading (With Proper Openings)

Use the enclosure loading provided below only if a subgrade crawlspace below the BFE has proper openings that equalize hydrostatic pressures by allowing for the automatic entry and exit of floodwaters. The bottom of each flood vent opening can be no more than 1 foot above the lowest adjacent exterior grade.

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery and equipment below BFE.

All Occupancies

Elevation of Machinery Below BFE	Loading Factor
-1	.06
-2	.08
-3	.10
-4	.12
-5	.14

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

1.B. Contents Coverage Rate Calculation

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate contents location and occupancy) from the rate tables on Table 3B of the Rating Section, or on Tables 3A and 4B of the Condominium Section of the *NFIP Flood Insurance Manual*. If the difference between the next higher floor and BFE is minus 2 or lower, obtain the rate (basic and additional limits) from pages 1-1 to 1-7 of these guidelines.

2. UNNUMBERED A ZONE WITH NO BFE

2.A. Building Coverage Rate Calculation

In Zone A where there is no BFE, the difference between the top of the bottom floor (crawlspace), and the highest adjacent grade (HAG) or natural grade, if available, is the lowest floor elevation used for rating. In order to develop a rate, the following elevations must be established:

- The difference between the crawlspace floor and the LAG, *and*
- The difference between the top of the next higher floor (finished floor) and the HAG.

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and HAG (using the appropriate occupancy) from the rate tables on Table 3C of the Rating Section or on Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. If the top of the next higher floor is equal to or below the HAG, obtain the rate (basic and additional limits) from page 3-1 or 3-2 of these guidelines.

Step 2: Add Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace At or Above Grade or Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

b. Subgrade Crawlspace Loading (With Proper Openings)

Use the enclosure loading provided below only if the subgrade crawlspace has proper openings. The bottom of each flood vent opening can be no more than 1 foot above the lowest adjacent exterior grade.

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery and equipment below the HAG.

All Occupancies

Elevation of Machinery Below HAG	Loading Factor
-1	.06
-2 or lower	.08

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

2.B. Contents Coverage Rate Calculation

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and HAG (using the appropriate occupancy) from the rate tables on Table 3C of the Rating Section or on Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*.

3. UNNUMBERED A ZONE WITH BFE

3.A. Building Coverage Rate Calculation

In Zone A where there is a BFE, the difference between the top of the bottom floor (subgrade crawlspace) and the BFE must be determined. In order to develop a rate, the following elevation must be established:

- The elevation difference between the crawlspace floor and the BFE, *and*
- The elevation difference between the top of the next higher floor (finished floor) and the BFE.

In determining the next higher floor to use for the starting rate for non-elevated buildings with subgrade crawlspaces only, an attached garage floor elevation below the BFE may be excluded as the next higher floor if the garage is unfinished and has no machinery and equipment below the BFE, so long as the building to be insured is rated as a single-family dwelling (including an individual condominium unit within a multi-unit residential building that qualifies as a single building and that is insured under the Dwelling form, or a single-family detached condominium building insured under the RCBAP). If the attached garage has machinery or equipment below the BFE, the floor of the attached garage can be excluded as the next higher floor in determining the starting rate if all of the following conditions exist:

- The building is described and rated as a single-family dwelling;
- The building is a non-elevated building with a subgrade crawlspace;
- The garage floor elevation is below the elevation of the top of the floor over the subgrade crawlspace; *and*
- The garage has proper openings.

Step 1: Starting Rate

Obtain the “no basement/enclosure” rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate occupancy) from the rate tables on Table 3C of the Rating Section or on Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. If the difference between the next higher floor and BFE is minus 2 or lower, use the rates provided on page 3-1 or 3-2 of these guidelines.

Step 2: Add Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace At or Above Grade or Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

b. Subgrade Crawlspace Loading (With Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery and equipment below BFE.

All Occupancies

Elevation of Machinery Below BFE	Loading Factor
-1	.06
-2	.08
-3	.10
-4	.12
-5	.14

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

3.B. Unnumbered A Zone With BFE – Contents Coverage Rate Calculation

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate occupancy) from the rate tables on Table 3C of the Rating Section or on Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. If the difference between the next higher floor and BFE is minus 2 or lower, obtain the rate (basic and additional limits) from page 3-1 of these guidelines.

4. AH ZONE

4.A. Building Coverage Rate Calculation

In Zone AH, the difference between the top of the bottom floor (crawlspace) and the BFE must be determined. Use the "With Certification of Compliance" rates if the lowest floor (crawlspace) is at or above the BFE. In order to develop a rate, the following elevation must be established:

- The elevation difference between the crawlspace floor and the BFE, *and*
- The elevation difference between the top of the next higher floor (finished floor) and the BFE.

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate occupancy) from the rate tables on Table 3A of the Rating Section or on Tables 3B and 4A of the Condominium Section of the *NFIP Flood Insurance Manual.* Use the "With Certification of Compliance" rates if the elevation of the next higher floor (finished floor) is at or above the BFE. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the next higher floor (finished floor) is below the BFE. When the "Without Certification" rates are used, there is no need to add any loadings since this is the highest rate that can be charged.

In determining the next higher floor to use for the starting rate for non-elevated buildings with subgrade crawlspaces only, an attached garage floor elevation below the BFE may be excluded as the next higher floor if the garage is unfinished and has no machinery and equipment below the BFE, so long as the building to be insured is rated as a single-family dwelling (including an individual condominium unit within a multi-unit residential building that qualifies as a single building and is insured under the Dwelling form, or a single-family detached condominium building insured under the RCBAP). If the attached garage has machinery or equipment below the BFE, the floor of the attached garage can be excluded as the next higher floor in determining the starting rate if all of the following conditions exist:

- The building is described and rated as a single-family dwelling;
- The building is a non-elevated building with a subgrade crawlspace;
- The garage floor elevation is below the elevation of the top of the floor over the subgrade crawlspace; *and*
- The garage has proper openings.

Step 2: Add Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace At or Above Grade or Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

b. Subgrade Crawlspace Loading (With Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery and equipment below BFE.

All Occupancies

Elevation of Machinery Below BFE	Loading Factor
-1	.06
-2	.08
-3	.10
-4	.12
-5	.14

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

4.B. AH Zone – Contents Coverage Rate Calculation

Obtain the "With Certificate of Compliance" rates basic and additional limits from the rate tables on Table 3A of the Rating Section or on Tables 3B and 4A of the Condominium Section of the *NFIP Flood Insurance Manual*. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the next higher floor (finished floor) is below the BFE.

5. AO ZONE

5.A. Building Coverage Rate Calculation

In Zone AO, the difference between the top of the bottom floor (subgrade crawlspace) and the highest adjacent grade (HAG) or natural grade, if available, is the lowest floor elevation used for rating.

Use the following procedures to determine the base flood depth, lowest floor elevation, and the elevation difference:

- Use the base flood depth (BFD) shown on the FIRM. Use the example below to determine if the lowest floor is below the base flood depth.

Example: Base Flood Depth = +3 feet
LFE[1] = -1 foot
Elevation Difference = -4 feet

- When no base flood depth is shown on the FIRM, use +2 feet. Use the example below to determine if the lowest floor is below the base flood depth.

Example: Base Flood Depth = +2 feet
LFE[1] = -2 feet
Elevation Difference = -4 feet

Step 1: Starting Rate

Use the "With Certification of Compliance" rates if the top of the next higher floor (lowest elevated floor) is at or above the base flood depth (using the appropriate occupancy) from the rate tables on Table 3A of the Rating Section or on Tables 3B and 4A of the Condominium Section of the *NFIP Flood Insurance Manual*. Use the "Without Certification of Compliance or Elevation Certificate" rates if the top of the next higher floor (lowest elevated floor) is below the base flood depth. No loading should be added to the "Without Certification" rate since this is the highest rate that can be charged.

In determining the next higher floor to use for the starting rate for non-elevated buildings with subgrade crawlspaces only, an attached garage floor elevation below the BFD may be excluded as the next higher floor if the garage is unfinished and has no machinery and equipment below the BFD, so long as the building to be insured is rated as a single-family dwelling (including a condominium unit within a multi-unit residential building that qualifies as a single building). If the attached garage has machinery or equipment below the BFD, the floor of the attached garage can be excluded as the next higher floor in determining the starting rate if all of the following conditions exist:

- The building is described and rated as a single-family dwelling;
- The building is a non-elevated building with a subgrade crawlspace;
- The garage floor elevation is below the elevation of the top of the floor over the subgrade crawlspace; *and*
- The garage has proper openings.

Step 2: Add Loading

a. Crawlspace/Subgrade Crawlspace Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace At or Above Grade or Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

1 Difference between the basement/subgrade crawlspace floor and the highest adjacent grade or natural grade, if available.

b. Subgrade Crawlspace Loading (With Proper Openings)

Use the enclosure loading provided below only if the subgrade crawlspace has proper openings. The bottom of each flood vent opening can be no more than 1 foot above the lowest adjacent exterior grade.

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace Below Grade (LAG) Within 2 feet	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.08	.10	.13

Step 3: Crawlspace/Subgrade Crawlspace Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery and equipment below the HAG.

All Occupancies

Elevation of Machinery Below HAG	Loading Factor
-1	.06
-2 or lower	.08

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

5.B. AO Zone – Contents Coverage Rate Calculation

Obtain the "With Certificate of Compliance" rates basic and additional limits from the rate tables on Table 3A of the Rating Section or on Tables 3B and 4A of the Condominium Section of the *NFIP Flood Insurance Man*ual. Use the "Without Certification of Compliance or Elevation Certificate" rates if the elevation of the next higher floor (finished floor) is below the BFD.

SECTION 2

POST-FIRM ELEVATED BUILDINGS

(Do not use for Pre-FIRM buildings unless otherwise noted)

ELEVATED BUILDING RATING

It may appear to the insured to be more advantageous for the building to be rated as elevated, because the policy will be less expensive. However, at the time of a loss, there are coverage limitations outlined in the policy below the lowest elevated floor of a Post-FIRM elevated building. Consequently, it is extremely important to establish whether the building is or is not elevated at the time the quote is offered. We have developed two Elevated Building Determination forms (included in this section), which must be signed by the applicant for every quote on a specifically rated elevated building and submitted with the worksheet. These forms highlight the coverage limitations below elevated floors and are to be kept as a permanent part of the company's policy file, and, if the policy is assigned, the new owner must sign a form as part of the assignment procedure.

When the instructions refer to the *NFIP Flood Insurance Manual* to obtain a starting rate, be sure to select the appropriate rate based on building occupancy and building type.

Because Pre-FIRM buildings are not subject to the same coverage limitations below an elevated floor as Post-FIRM buildings, the rates found in this section of these guidelines cannot be used to determine the premium for Pre-FIRM buildings.

The NFIP Bureau and Statistical Agent or FEMA's Risk Insurance Division may be contacted for assistance with difficult cases.

ZONES A1-A30, AE
ALL OCCUPANCY TYPES AND
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

BUILDING COVERAGE RATE CALCULATION

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits for the elevation of the lowest elevated floor (based on the appropriate building type and occupancy) from the rate tables on Table 3B of the Rating Section and Tables 3A and 4B of the Condominium Section of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is below -1, obtain the starting rate from pages 1-1 to 1-7 of these guidelines. For high-rise condominium policies, enclosure and equipment loadings are to be applied to the Residential Condominium Building Association Policy (RCBAP) only, not to the unit policies.

Step 2: Enclosure Loading

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below, based on the number of feet the enclosure floor level is below the BFE, or if the elevated floor is below the BFE, the number of feet the enclosure floor level is below the elevated floor.

Outside of V Zones, it is not necessary to include a loading for an unfinished enclosed area, which does not impede the movement of floodwaters. These enclosures would be constructed with such features as permanent openings (vents, louvers, missing bricks, or blocks) or discontinuous walls. In addition, an area below the lowest elevated floor that is not closed in on all sides is excluded for rating, and the building should be described as elevated without enclosure.

Elevation Difference	Enclosed Area in Square Feet							
	Under 300	300 - 899	900 - 1499	1500 - 2000	2001 - 3000	3001 - 5000	5001 - 10,000	Over 10,000
-1	.10	.15	.21	.31	.39	.46	.48	.51
-2	.12	.19	.25	.34	.41	.48	.51	.59
-3	.14	.23	.34	.43	.50	.57	.59	.62
-4	.17	.26	.45	.51	.53	.59	.62	.65
-5	.20	.31	.48	.55	.57	.64	.67	.70
-6	.22	.34	.52	.58	.59	.67	.70	.73
-7	.24	.37	.56	.62	.65	.69	.73	.76
-8	.26	.41	.59	.65	.69	.73	.76	.80
-9	.29	.44	.63	.69	.73	.76	.80	.84
-10	.32	.48	.67	.73	.79	.83	.88	.92
-11	.42	.62	.87	.95	1.03	1.08	1.14	1.20
-12	.55	.81	1.13	1.24	1.34	1.40	1.48	1.56
-13	.72	1.05	1.47	1.61	1.74	1.82	1.92	2.03
-14	.94	1.37	1.91	2.09	2.26	2.37	2.50	2.64
-15	1.22	1.78	2.48	2.72	2.94	3.08	3.25	3.43

Step 3: Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery or equipment beneath the elevated floor of the building.

1–4 Family Dwellings	
Elevation of Machinery Loading Below the BFE	Loading Factors
-1	.15
-2	.17
-3	.21
-4	.23
-5	.25
-6	.27
-7	.30
-8	.33
-9	.35
-10	.37
-11	.48
-12	.62
-13	.81
-14	1.05
-15	1.37

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 4: Elevator(s) Loading

For each elevator that is below the BFE, add a $0.25 loading, regardless of the elevation difference. **Do not apply a loading to low-rise condominiums.**

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, and 4. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

CONTENTS COVERAGE RATE CALCULATION

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits for the elevation of the lowest elevated floor (based on the appropriate contents location and occupancy) from the rate tables on Table 3B of the Rating Section and Tables 3A and 4B of the Condominium Section of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is below -1, obtain the starting rate from pages 1-1 to 1-7 of these guidelines.

Step 2: Appliance Loading

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below if the enclosed area below the lowest elevated floor contains a clothes washer, clothes dryer, or food freezer.

Elevation of Appliance Loading Below the BFE	Loading Factors – Single Family
-1	.27
-2	.30
-3	.31
-4	.32
-5	.33
-6	.34
-7	.35
-8	.36
-9	.37
-10	.38
-11	.49
-12	.64
-13	.83
-14	1.08
-15	1.40

The above loading factors apply when there is no more than one clothes washer, clothes dryer, and food freezer. For other occupancy types where there may be more than one "set" of these appliances in the enclosed area, add the loading charge per "set" (partial or complete).

FINAL CONTENTS RATES

The final basic limits rate is the rate obtained by adding Steps 1 and 2. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

PRE-FIRM AND 1981 POST-FIRM V1-V30, VE ZONE RATES
ALL OCCUPANCY TYPES AND
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
ELEVATED BUILDINGS WITH NO ENCLOSURES/OBSTRUCTIONS

The table below is to be used for rating elevated building Post '81 V-Zone risks with no enclosures, obstructions, or machinery and equipment below the lowest horizontal member. This table is an extension of the rate tables found on Table 3E of the rating Section and Table 5A of the Condominium Section of the *NFIP Flood Insurance Manual*. For RCBAP building rates, use only the ".75 or More" column below.

If the current FIRM became effective on or after October 1, 1981, Pre-FIRM elevated buildings without enclosure must use these rates.

No Enclosures/Obstructions

Bottom of Floor Beam Elevation Difference[1]	Building Rates			Contents Rates	
	Insurance to Replacement Cost Ratio				
	.75 or More	.50 to .74	Under .50	Residential	Non-Residential
-4	7.31	9.07	11.35	5.49	5.73
-5	8.73	10.75	13.22	6.84	7.15
-6	10.07	12.30	14.89	8.17	8.56
-7	11.31	13.69	16.33	9.46	9.91
-8	12.41	14.89	17.52	10.63	11.16
-9	13.35	15.86	18.42	11.66	12.24
-10	14.08	16.55	19.01	12.48	13.11

1 The difference between the elevation of the bottom of the floor beam of the lowest elevated floor and the Base Flood Elevation, including the effects of wave action.

ZONES V1-V30, VE
ALL OCCUPANCY TYPES AND
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
ELEVATED BUILDINGS WITH ENCLOSURES/OBSTRUCTIONS

For all Post-FIRM V1-V30, VE Zone risks, use the guidelines provided below if the breakaway walls enclosure is below the BFE, the enclosure has an area of 300 square feet or more, or the enclosure has an area of less than 300 square feet with machinery and equipment servicing the building that is below the BFE.

Buildings elevated on solid (perimeter) foundation walls must be rated using the non-elevated rate tables. Use page 1-15 for ’75–’81 when the elevation difference is –2 or lower and page 1-16 when Post-’81.

As an option, Post-FIRM ’75-’81 V-Zone elevated building risks may use the Post-’81 V-Zone rate table if the rates are more favorable to the insured. The criteria listed under Post-’81 V-Zone Optional Rating, page RATE 23 of the *NFIP Flood Insurance Manual,* must be met to qualify.

BUILDING COVERAGE RATE CALCULATION

Step 1: Starting Rate – Post-FIRM ’75-’81 V Zone

For Post-FIRM ’75-’81 V1-V30, VE Zone risks, obtain the “no basement/enclosure” rates basic and additional limits for the elevation of the lowest elevated floor (based on the appropriate building occupancy and building type) from Table 3D of the Rating Section and Tables 3D and 4F of the Condominium Section of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is minus 2 or more below the BFE, the base rate for both basic and additional limits is obtained from page 1-15 of these guidelines.

For 1981 Post-FIRM V1-V30, VE Zone risks, obtain the "With Obstruction" rates basic and additional limits for the elevation of the lowest elevated floor (bottom of the beam) from the rate tables on Table 3F of the Rating Section and Table 5B of the Condominium Section of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is below minus 3, obtain the starting rate from page 2-5 of these guidelines. For RCBAP building rates, use only the “.75 or More” column; otherwise, select the rate appropriate for the insurance-to-replacement-cost ratio. For high-rise condominium policies, enclosure and equipment loading are to be applied to the RCBAP only, not to unit policies. For RCBAP townhouse/rowhouse V-Zone risks only, there is no enclosure loading if no individual unit enclosure is more than 299 square feet.

For unit-owners in high-rise condominiums, use the lowest horizontal member of the lowest elevated floor for rating. If the lowest floor elevation for rating is minus 3 or higher, obtain the “Without Obstruction” rates basic and additional for the elevation of the lowest elevated floor from Table 3E of the Rating Section of the *NFIP Flood Insurance Manual*.

If the enclosure is at or above the BFE, use the “free of obstruction” rate table. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

Step 2: Enclosure Loading

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below, based on the number of feet that the bottom of the enclosure floor level is below the BFE, or if the elevated floor is below the BFE, the number of feet the enclosure floor level is below the elevated floor.

Elevation Difference	Enclosed Area in Square Feet							
	Under 300	300 - 899	900 - 1499	1500 - 2000	2001 - 3000	3001 - 5000	5001 - 10,000	Over 10,000
-1	Included in Starting Rate	.20	.22	.26	.33	.40	.44	.48
-2		.22	.24	.29	.36	.44	.48	.53
-3		.24	.31	.39	.44	.52	.57	.61
-4		.28	.40	.47	.53	.63	.69	.73
-5		.29	.43	.50	.56	.65	.73	.77
-6		.31	.45	.52	.58	.70	.76	.83
-7		.32	.47	.53	.61	.73	.80	.87
-8		.33	.50	.56	.63	.75	.85	.91
-9		.34	.52	.58	.67	.80	.88	.95
-10		.35	.55	.61	.70	.85	.92	.98
-11		.46	.72	.79	.91	1.11	1.20	1.27
-12		.60	.94	1.03	1.18	1.44	1.56	1.65
-13		.78	1.22	1.34	1.53	1.87	2.03	2.15
-14		1.01	1.59	1.74	1.99	2.43	2.64	2.80
-15		1.31	2.07	2.26	2.59	3.16	3.43	3.64

Step 3: Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery or equipment beneath the elevated floor of the building, even if the enclosure is less than 300 square feet.

1–4 Family Dwellings	
Elevation of Machinery Loading Below the BFE	Loading Factors
-1	.15
-2	.17
-3	.21
-4	.23
-5	.25
-6	.27
-7	.30
-8	.33
-9	.35
-10	.37
-11	.48
-12	.62
-13	.81
-14	1.05
-15	1.37

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

Step 4: Elevator(s) Loading

For each elevator that is below the BFE, add a $0.50 loading, regardless of the elevation difference. **Do not apply loading to low-rise condominiums.**

FINAL BUILDING RATES

The final basic limits rate is the rate obtained by adding Steps 1, 2, 3, and 4. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

CONTENTS COVERAGE RATE CALCULATION

Step 1: Starting Rate

For Post-FIRM ’75-’81 V1-V30, VE Zone risks, obtain the “no basement/enclosure” rates basic and additional limits for the elevation of the lowest elevated floor (based on the appropriate building occupancy and building type) from Table 3D of the Rating

Section and Tables 3D and 4F of the Condominium Section of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is below -1, obtain the base rate for both basic and additional limits from page 1-15 of these guidelines.

For 1981 Post-FIRM V1-V30, VE Zone risks, obtain the "With Obstruction" rates basic and additional limits for the elevation of the lowest elevated floor (bottom of the beam) from Table 3F of the Rating Section and Table 5B of the Condominium Section of the *NFIP Flood Insurance Manual*. If the lowest elevated floor is below -3, obtain the base rate for both basic and additional limits from page 2-5 of these guidelines.

Step 2: Appliance Loading

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below if the enclosed area below the lowest elevated floor contains a clothes washer, clothes dryer, or food freezer.

Lowest Floor Elevation Difference	Loading Factors - Single Family
-1	.27
-2	.30
-3	.31
-4	.32
-5	.33
-6	.34
-7	.35
-8	.36
-9	.37
-10	.38
-11	.49
-12	.64
-13	.83
-14	1.08
-15	1.40

The above loading factors apply when there is no more than one clothes washer, clothes dryer, and food freezer. For other occupancy types where there may be more than one "set" of these appliances in the enclosed area, add the loading charge per "set" (partial or complete).

FINAL CONTENTS RATES

The final basic limits rate is the rate obtained by adding Steps 1 and 2. The additional limits rate is the additional limits rate obtained in Step 1, used without modification.

SECTION 3
UNNUMBERED A ZONE
(Pre-FIRM and Post-FIRM)

UNNUMBERED A ZONE
ALL OCCUPANCY TYPES AND
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

1. Non-Elevated Buildings

No-Basement/No Enclosure Buildings

No-basement/no-enclosure risks are generally rated by insurance agents from Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. For rates at elevations lower than those shown in the manual, use the applicable table below.

Standard Policies (excluding RCBAPs) Unnumbered A Zone –
Without Basement/Enclosure

Building Rates

Type of Elevation Certification	Elevation Difference to Nearest Foot	1-4 Family Residential Building Rates		Other Residential & Non-Residential Building Rates	
		Basic	Additional	Basic	Additional
No BFE Provided	0	3.09	1.08	3.18	.90
	-1 or lower	3.80	1.30	4.31	.90
With BFE Provided	-2	4.80	1.00	5.14	.90
	-3 or lower	4.88	1.30	5.98	.90

Contents Rates

Type of Elevation Certification	Elevation Difference to Nearest Foot	Residential Contents Rates		Non-Residential Contents Rates	
		Basic	Additional	Basic	Additional
No BFE Provided	0	2.44	.80	2.33	.96
	-1 or lower	2.62	.80	2.85	.96
With BFE Provided	-2	3.24	.80	2.85	.96
	-3 or lower	3.34	.80	2.85	.96

RCBAP High-Rise Condominium Rates
Unnumbered A Zone – Without Basement/Enclosure

Type of Elevation Certification	Elevation Difference to Nearest Foot	High-Rise Building Rates	
		Basic	Additional
No BFE Provided	0	2.90	.17
	-1 or lower	3.52	.21
With BFE Provided	-2	6.20	.22
	-3 or lower	6.83	.23

Type of Elevation Certification	Elevation Difference to Nearest Foot	Contents Rates	
		Basic	Additional
No BFE Provided	0	2.36	.80
	-1 or lower	2.53	.80
With BFE Provided	-2	3.15	.80
	-3 or lower	3.34	.80

RCBAP Low-Rise Condominium Rates
Unnumbered A Zone – Without Basement/Enclosure

Type of Elevation Certification	Elevation Difference to Nearest Foot	Low-Rise Building Rates	
		Basic	Additional
No BFE Provided	0	2.92	1.10
	-1 or lower	3.57	1.22
With BFE Provided	-2	4.00	1.30
	-3 or lower	4.05	1.30

Type of Elevation Certification	Elevation Difference to Nearest Foot	Contents Rates	
		Basic	Additional
No BFE Provided	0	2.25	.80
	-1 or lower	2.44	.80
With BFE Provided	-2	3.15	.80
	-3 or lower	3.34	.80

2. With-Basement Buildings

2.A. With BFE – Building and Contents Coverage Rate Calculations

The specific rates for basement buildings are determined by using the specific rating tables and rating method for numbered A Zones on pages 1-1 through 1-7 of these guidelines, and the published rates in the *NFIP Flood Insurance Manual*. The difference between the top of the bottom floor (basement) and the BFE must be determined.

2.B. Without BFE – Building and Contents Coverage Rate Calculations

In those cases where no BFE has been provided, the LFE and the elevation difference for rating are the difference between the basement floor and the HAG.

The specific rates are determined by using the specific rating tables and rating method that is used for numbered A Zones on pages 1-1 through 1-7.

3. Elevated Buildings – With BFE

3.A. Elevated Building With No Enclosure (With Proper Openings)

An elevated building with no enclosure below the lowest elevated floor can be rated using the rates from Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual* or from page 3-1 of these guidelines, depending on the elevation difference between that floor and the BFE. The rate is obtained by using the difference between the elevation of the lowest elevated floor and the BFE.

3.B. Elevated Building With Enclosure (Without Proper Openings)

For elevated buildings with enclosures below the lowest elevated floor, the enclosure floor is the lowest floor for rating. The rate is obtained by using the difference between the elevation of the enclosure floor and the BFE.

If the elevation difference between the enclosure floor and the estimated BFE is minus 1 or higher, the rate is obtained from Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. If the elevation difference is minus 2 or more below the BFE, the rate is obtained from page 3-1 or 3-2 of these guidelines.

4. Elevated Buildings – No BFE

4.A. Elevated Building With No Enclosure (With Proper Openings)

An elevated building with no enclosure below the lowest elevated floor can be rated using Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*.

4.B. Elevated Building With Enclosure (Without Proper Openings)

For elevated buildings with enclosures below the lowest elevated floor, the enclosure floor is the lowest floor for rating. The rate is obtained by using the difference between the elevation of the enclosure floor and the HAG or natural grade, if available. If the elevation difference is +1 or above the HAG, the rate is obtained from the rate tables on Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. If the elevation difference is at or below the HAG, the rate is obtained from page 3-1 or 3-2 of these guidelines.

For buildings elevated on a crawlspace, obtain the rate using pages 3-5 through 3-7 of these guidelines.

UNNUMBERED A ZONE
ALL OCCUPANCY TYPES AND
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
BUILDINGS ON A CRAWLSPACE

The following procedures are to be used for new business and renewal policies for buildings that are elevated on a crawlspace.

1. No BFE (Without Proper Openings)

1.A. Building Coverage Rate Calculation

In Zone A where there is no BFE, the difference between the top of the bottom floor (crawlspace), and the highest adjacent grade (HAG) or natural grade, if available, is the lowest floor elevation used for rating. In order to develop a rate, the following elevations must be established:

- The difference between the crawlspace floor and the LAG, and
- The difference between the top of the next higher floor (finished floor) and the HAG.

Step 1: Starting Rate

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and HAG (using the appropriate occupancy) from Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. If the top of the next higher floor is equal to or below the HAG, obtain the rate (basic and additional limits) from page 3-1 or 3-2 of these guidelines.

Step 2: Add Loading

a. Crawlspace/Enclosure Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

Step 3: Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery and equipment below the HAG.

All Occupancies

Elevation of Machinery Below HAG	Loading Factor
-1	.06
-2 or lower	.08

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

1.B. Contents Coverage Rate Calculation

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and HAG (using the appropriate occupancy) from Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual* and page 3-1 or 3-2 of these guidelines.

2. With BFE (Without Proper Openings)

2.A. Building Coverage Rate Calculation

In Zone A where there is a BFE, the difference between the top of the bottom floor (crawlspace) and the BFE must be determined. In order to develop a rate, the following elevation must be established:

- The elevation difference between the crawlspace floor and the BFE, *and*
- The elevation difference between the top of the next higher floor (finished floor) and the BFE.

Step 1: Starting Rate

Obtain the “no basement/enclosure” rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate occupancy) from Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. If the difference between the next higher floor and BFE is minus 2 or lower, use the rates provided on page 3-1 or 3-2 of these guidelines. If the elevation of the crawlspace is at or above the Base Flood Elevation (BFE), use the “with basement” rates provided on Table 3B of the Rating Section of the *NFIP Flood Insurance Manual*.

Step 2: Add Loading

Crawlspace/Enclosure Loading (Without Proper Openings)

To the basic limits starting rate obtained in Step 1, add a loading calculated from the table below. No loading is added to the additional limits rate.

Crawlspace	Crawlspace Area in Square Feet		
	Under 1,200	1,200–2,400	Over 2,400
	.15	.20	.25

Step 3: Machinery and Equipment Loadings

To the total rate obtained after Step 2, add a loading calculated from the table below if there is building machinery and equipment below BFE.

All Occupancies

Elevation of Machinery Below BFE	Loading Factor
-1	.06
-2	.08
-3	.10
-4	.12
-5 or lower	.14

For other residential and non-residential buildings, use the above loadings for the first $10,000 of building machinery and equipment beneath the elevated floor of the building. For each additional $10,000 or portion thereof of machinery and equipment, add .06 to the loading obtained above.

2.B. Unnumbered A Zone With BFE – Contents Coverage Rate Calculation

Obtain the "no basement/enclosure" rates basic and additional limits based on the elevation difference between the top of the next higher floor and BFE (using the appropriate occupancy) from Table 3C of the Rating Section and Tables 3B and 4C of the Condominium Section of the *NFIP Flood Insurance Manual*. If the difference between the next higher floor and BFE is minus 2 or lower, obtain the rate (basic and additional limits) from page 3-1 of these guidelines.

SECTION 4
UNNUMBERED V ZONE

UNNUMBERED V ZONE
Pre-FIRM and Post-FIRM

The risks requiring specific rating in these zones are as follows:

1975-81 Post-FIRM and Pre-FIRM buildings

- Elevated buildings with finished or habitable enclosures 300 square feet or larger, below the lowest elevated floor
- Elevated buildings with non-breakaway enclosures below the lowest elevated floor, regardless of size
- Non-elevated buildings

1981 Post-FIRM and Pre-FIRM buildings

- Elevated buildings with unfinished breakaway enclosures 300 square feet or larger, below the lowest elevated floor
- Elevated buildings with finished or habitable enclosures below the lowest elevated floor, regardless of size
- Elevated buildings with non-breakaway enclosures below the lowest elevated floor, regardless of size
- Non-elevated buildings

The specific rating of these risks presents some unique problems not found in numbered V Zones. Due to the difficulty in rating these risks, contact the NFIP Bureau and Statistical Agent for assistance.

UNNUMBERED V ZONE
PRE-FIRM AND 1975-81 POST-FIRM RATE TABLE
ELEVATED BUILDINGS

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

Building Type	Building		Contents[2]	
	Occupancy		Occupancy	
	1-4 Family	Other & Non-Residential	Single Family	Non-Residential (Single Occupancy)
1 Floor With No Enclosed Area	.61	1.11	1.00	1.61
2 Or More Floors With No Enclosed Area	.56	.94	1.00	1.61
2 Floors Including Unfinished Enclosed Area	1.33	2.22	1.33	2.22
3 Or More Floors Including Unfinished Enclosed Area	1.22	1.94	1.22	1.94
2 Or More Floors Including Finished Enclosed Area Under 300 Sq. Ft.	2.33	3.89	3.66	6.05
Manufactured (Mobile) Home	2.55	4.16	2.44	4.05

1 Rates are to be computed with the rate shown applying to both basic and additional limits of coverage.

2 Contents rates for multiple occupancy, see page 4-3.

UNNUMBERED V ZONE
PRE-FIRM AND 1975-81 POST-FIRM RATE TABLE
ELEVATED BUILDINGS

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

Contents Rates for Multiple Occupancy Only

Contents Location	Residential	Non-Residential
Lowest Elevated Floor	1.00	1.61
Lowest Elevated Floor and Above	.83	1.33
Lowest Elevated Floor and Unfinished Enclosed Area	1.33	2.22
Lowest Elevated Floor and Above Including Unfinished Enclosed Area	1.22	1.94
All Contents At Least One Full Floor Above Lowest Elevated Floor	.28	.39

1 Rates are to be computed with the rate shown applying to both basic and additional limits of coverage.

UNNUMBERED V ZONE
PRE-FIRM AND 1981 POST-FIRM RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits

Elevated Buildings Free of Obstruction[1] Below the Beam
Supporting the Building's Lowest Floor

	Contents Rate		Building Rates Based on Insurance to Replacement Cost Ratio		
	Residential	Non-Residential	.75 or More	.50 to.74	Under .50
Certification in Accordance With Section 60.3(e)(4)[3]	.74	.78	.93	1.25	1.69
Without Certification	2.88	3.02	2.84	3.67	4.62

Elevated Buildings With Obstruction[2] Below the Beam
(Also use for non-elevated, above-/below-grade crawlspaces, and with basements)
Supporting the Building's Lowest Floor

	Contents Rate		Building Rates Based on Insurance to Replacement Cost Ratio		
	Residential	Non-Residential	.75 or More	.50 to.74	Under .50
Certification in Accordance With Section 60.3(e)(4)[3]	.80	.84	1.27	1.68	2.29
Without Certification	3.00	3.14	3.13	4.06	5.17

1 Free of Obstruction—The space below the lowest elevated floor must be completely free of obstruction or any attachment to the building, or may have:
(1) Insect screening, provided that no additional supports are required for the screening; *or*
(2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; *or*
(3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

2 With Obstruction—The space below the lowest elevated floor contains machinery/equipment or breakaway solid wall construction. If the walls are not breakaway, submit the application to the NFIP for rating; include a copy of the variance, a recent photograph or blueprints, and a post-construction (or pre-construction, if builder's risk) Elevation Certification with the application.

3 Section 60.3(e)(4): Provides (i) that all new construction and substantial improvements within Zones V, V1-V30, and VE on the community's FIRM are elevated on adequately anchored pilings or columns, and securely anchored to such piles or columns so that the lowest portion of the structural members of the lowest floor (excluding the pilings and columns) is elevated to or above the base flood level and (ii) that a registered professional engineer or architect certify that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. The Section 60.3(e)(4) Certification should always accompany the application when coverage is desired for a Post-81 V Zone property.

UNNUMBERED V ZONE
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
HIGH-RISE ELEVATED CONDOMINIUM BUILDINGS
PRE-FIRM AND 1975-81 POST-FIRM RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

Building Type	Building	Contents
3 or More Floors with No Enclosed Area	.95	1.61
3 or More Floors including Unfinished Enclosed Area	1.95	1.94
3 or More Floors including Finished Enclosed Area Under 300 Sq. Ft.	3.90	6.05
3 or More Floors including Finished Enclosed Area Over 300 Sq. Ft.	Submit to NFIP Bureau for Rating	

1 All Post-FIRM V Zone rates are to be computed with the rate shown applying to both basic and additional limits of coverage desired.

UNNUMBERED V ZONE
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
LOW-RISE ELEVATED CONDOMINIUM BUILDINGS
(INCLUDING TOWNHOUSE/ROWHOUSE)
PRE-FIRM AND 1975-81 POST-FIRM RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

Building Type	Building	Contents[2]
1 Floor With No Enclosed Area	.61	1.00
2 Or More Floors With No Enclosed Area	.56	1.00
2 Floors Including Finished Enclosed Area	1.33	1.33
3 Or More Floors Including Unfinished Enclosed Area	1.22	1.22
2 Or More Floors Including Finished Enclosed Area Under 300 Sq. Ft.	2.33	3.66

1 Rates are to be computed with the rate shown applying to both basic and additional limits of coverage.

2 Contents rates for multiple occupancy, see page 4-7.

UNNUMBERED V ZONE
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
LOW-RISE ELEVATED CONDOMINIUM BUILDINGS
(INCLUDING TOWNHOUSE/ROWHOUSE)
PRE-FIRM AND 1975-81 POST-FIRM RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits[1]

Contents Rates for Multiple Occupancy Only

Contents Location	Residential
Lowest Elevated Floor	1.00
Lowest Elevated Floor and Above	.83
Lowest Elevated Floor and Unfinished Enclosed Area	1.33
Lowest Elevated Floor and Above Including Unfinished Enclosed Area	1.22
All Contents At Least One Full Floor Above Lowest Elevated Floor	.28

1 Rates are to be computed with the rate shown applying to both basic and additional limits of coverage.

UNNUMBERED V ZONE
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY
HIGH-RISE and LOW-RISE ELEVATED CONDOMINIUM BUILDINGS
PRE-FIRM AND POST-'81 V ZONE RATE TABLE

Annual Rates Per $100 of Insurance
Basic and Additional Limits

Elevated Buildings Free of Obstruction[1] Below the Beam
Supporting the Building's Lowest Floor

	Building Rates	Contents Rates
Certification in Accordance With Section 60.3(e)(4)[3]	.93	.74
Without Certification	2.84	2.88

Elevated Buildings With Obstruction[2] Below the Beam
(Also use for non-elevated, above-/below-grade crawlspaces, and with basements)
Supporting the Building's Lowest Floor

	Building Rates	Contents Rates
Certification in Accordance With Section 60.3(e)(4)[3]	1.27	.80
Without Certification	3.13	3.00

1 Free of Obstruction—The space below the lowest elevated floor must be completely free of obstruction or any attachment to the building, or may have:
(1) Insect screening, provided that no additional supports are required for the screening; or
(2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
(3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

2 With Obstruction—The space below the lowest elevated floor contains machinery/equipment or breakaway solid wall construction. If the walls are not breakaway, submit the application to the NFIP for rating; include a copy of the variance, a recent photograph or blueprints, and a post-construction (or pre-construction, if builder's risk) Elevation Certification with the application.

3 Section 60.3(e)(4): Provides (i) that all new construction and substantial improvements within Zones V, V1-V30, and VE on the community's FIRM are elevated on adequately anchored pilings or columns, and securely anchored to such piles or columns so that the lowest portion of the structural members of the lowest floor (excluding the pilings and columns) is elevated to or above the base flood level and (ii) that a registered professional engineer or architect certify that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. The Section 60.3(e)(4) Certification should always accompany the application when coverage is desired for a Post-81 V Zone property.

SECTION 5
MISCELLANEOUS

BUILDINGS OVER WATER
Pre-FIRM and Post-FIRM
All Zones, All Occupancies

Partially Over Water

These rates apply only to buildings constructed partially over water outside of the coastal high hazard areas (V Zones). Surcharge is to be added to the basic and additional building and contents rates.

Where:

(1) A building extends partially over water, and
(2) its lowest floor elevation is at or above the BFE, and
(3) no part of the foundation or support system is in the water, then no rate adjustment is required.

Where:

(1) A building extends partially over water, and
(2) its lowest floor elevation is lower than the BFE, and
(3) no part of the foundation or support system is in the water, then increase the basic and additional coverage rates by 25 percent.

Where:

(1) A building extends partially over water, and
(2) its lowest floor elevation is at or above the BFE, and
(3) part of the foundation or support system is in the water, then increase the basic and additional coverage rates by 50 percent.

Where:

(1) A building extends partially over water, and
(2) its lowest floor elevation is lower than the BFE, and
(3) part of the foundation or support system is in the water, then increase the basic and additional coverage rates by 75 percent.

All risks partially over water in V Zones must be referred to FEMA's Risk Insurance Division for rating. These risks must have the construction evaluated, and the BFE must be recalculated. BFEs in V Zones apply only landward of the shoreline. When the only portion over water is an attached deck, then there is no surcharge when the building is located in Zone AE or VE.

Completely Over Water

All Post-FIRM risks that are completely over water and that were constructed prior to October 1, 1982, must be referred to NFIP Bureau and Statistical Agent for rating.

RATING FLOODPROOFED NON-RESIDENTIAL BUILDINGS

New Business

Effective October 1, 2013, all new business applications applying for non-residential floodproofing credit must be submitted to FEMA for review and approval. In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided and submitted to FEMA through the NFIP Bureau and Statistical Agent:

- Completed Flood Insurance Application
- Completed Floodproofing Certificate
  - Photographs of shields, gates, barriers, or components, designed to provide floodproofing protection to the structure
- Written certification that the envelope of the structure is watertight with walls substantially impermeable to the passage of water required under 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
  - Exterior envelope of structure
  - All penetrations to the exterior of the structure
  - All shields, gates, barriers, or components, designed to provide floodproofing protection to the structure
  - All seals or gaskets for shields, gates, barriers, or components
  - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure

Renewals Effective on or after December 1, 2013

All policies renewing effective on or after December 1, 2013, and currently receiving non-residential floodproofing credit must be reunderwritten before the policy can be renewed. These policies are subject to the new requirement under new business procedures described above before the floodproofing credit can be applied on the renewal offer.

The insurer must request the additional information at least 90 days prior to the policy expiration date, and no renewal offer with floodproofing credit can be sent unless the additional information is received and the floodproofing credit is approved by FEMA. If the additional information is not received 45 days prior to the policy expiration date, the insurer may send a renewal offer using the lowest floor elevation, if available, for rating.

To receive rating credit for floodproofing[1], the rating rules in the *NFIP Flood Insurance Manual* require a non-residential building to be floodproofed to at least 1 foot above the BFE. When the building is floodproofed to at least that level, the rate is calculated by subtracting 1 foot from the floodproofed elevation and then subtracting the BFE from this figure to determine the elevation difference.

If a building is floodproofed only to the BFE, it is not eligible for any rating credit for the floodproofing. However, this type of risk may be submitted to FEMA for Special Rate Consideration.

1 Floodproofing applies only outside of Zones V, V1-V30, and VE for non-residential buildings.

STANDARD FLOOD INSURANCE POLICY
INCREASED COST OF COMPLIANCE (ICC) COVERAGE[1]

Premium Table for $30,000 ICC Coverage
All Submit-for-Rate Policies
Pre-FIRM and Post-FIRM

BUILDING TYPE	FLOOD ZONE	ALL EXCEPT RCBAP				RCBAP
		All Residential[2]		Non-Residential		
		Amount of Insurance		Amount of Insurance		
		$1-$230,000	$230,001 - $500,000	$1-$480,000	$480,001 - $500,000	All Limits
Non-Elevated Buildings and Pre-FIRM Elevated With Full Enclosure	A, A1-A30, AE, AO, AH	34.00	24.00	34.00	24.00	34.00
	Post-'81 V, V1-V30, VE1975-81 V, V1-V30, VE	74.00	59.00	74.00	59.00	74.00
	D	5.00	3.00	5.00	3.00	5.00
Elevated Buildings With Or Without Enclosure and Pre-FIRM Buildings With Partial Enclosure or Without Enclosure	A, A1-A30, AE, AO, AH	9.00	6.00	9.00	6.00	9.00
	Post-'81 V, V1-V30, VE1975-81 V, V1-V30, VE	49.00	34.00	49.00	34.00	49.00
	D	5.00	3.00	5.00	3.00	5.00

1 ICC coverage does not apply to contents-only policies, or to individually owned condominium units insured under the Dwelling Form or General Property Form. The ICC premium is not eligible for deductible discount. First, calculate the deductible discount; then, add in the ICC premium for each policy year.

2 For 1-4 family residential structures, the maximum building program limit is $250,000.

APPENDIX

FORMS FOR USE IN SPECIFIC RATING

Post-FIRM
Elevated Building Determination

ZONES A, A1-A30, AE, AH

Policy Number:
Property Address:

To: Insurance Company

My building located at the above property address, in Zone _____, was constructed to have the lowest elevated floor elevated off the ground by means of ☐ piles, ☐ posts, ☐ piers, ☐ columns, ☐ solid perimeter walls, or ☐ parallel shear walls.

My building has an enclosure, crawlspace, or attached garage below the lowest elevated floor with an area of _____square feet.

I understand that my Standard Flood Insurance Policy (SFIP) is being issued based on your reliance upon the accuracy of information and statements that I have furnished to you herein, as part of my application for the SFIP. I understand that my building is being classified as an elevated building subject to the restriction and limitations of coverage and under the terms and conditions of the SFIP, found in *Section III, Property Covered, A.8 and B.3* based upon these representations by me. I also understand that in consideration of the reduced premium rate that will apply to my policy based upon it being an elevated building, coverage limitations in the SFIP (referenced above) will apply to the enclosed area below the lowest elevated floor of my building and to the contents and personal property located in this enclosed area. I understand and agree that this Elevated Building Determination is a part of my flood insurance application, and that the statements herein are subject to the provisions of Sections VII(B) and VII(G)(3) of the SFIP, which could result in certain consequences, including, but not limited to, the SFIP being void and any claim I may make as a result of a flood loss being denied, if the statements by me are false or materially misrepresent any fact.

_____ _____

Signature of Insured Date

Exhibit 1. Elevated Building Determination Form–Zones A, A1-A30, AE, AH

Post-FIRM
Elevated Building Determination

ZONES V, V1-V30, VE

Policy Number:
Property Address:

To: Insurance Company

My building located at the above property address, in Zone _____, was constructed to have the lowest elevated floor elevated off the ground by means of ☐ piles, ☐ posts, ☐ piers, ☐ columns, ☐ solid perimeter walls, or ☐ parallel shear walls.

My building has an enclosure, crawlspace, or attached garage below the lowest elevated floor with an area of _____square feet.

I understand that my Standard Flood Insurance Policy (SFIP) is being issued based on your reliance upon the accuracy of information and statements that I have furnished to you herein, as part of my application for the SFIP. I understand that my building is being classified as an elevated building subject to the restriction and limitations of coverage and under the terms and conditions of the SFIP, found in *Section III, Property Covered, A.8 and B.3* based upon these representations by me. I also understand that in consideration of the reduced premium rate that will apply to my policy based upon it being an elevated building, coverage limitations in the SFIP (referenced above) will apply to the enclosed area below the lowest elevated floor of my building and to the contents and personal property located in this enclosed area. I understand and agree that this Elevated Building Determination is a part of my flood insurance application, and that the statements herein are subject to the provisions of Sections VII(B) and VII(G)(3) of the SFIP, which could result in certain consequences, including, but not limited to, the SFIP being void and any claim I may make as a result of a flood loss being denied, if the statements by me are false or materially misrepresent any fact.

_____ _____

Signature of Insured Date

Exhibit 2. Elevated Building Determination Form–Zones V, V1-V30, VE

Specific Rating Reporting Form and Rating Worksheet
NON-ELEVATED BUILDINGS

WYO Company: _____ Date: _____
Underwriter: _____ Quote only: ☐
Policy No.:_____
Policy Type: ☐ Regular ☐ SFR Re-rating Applicant: _____
☐ RCBAP ☐ FEMA Special Rates Pre- or Post-FIRM: _____

RATING INFORMATION

Community Number: _____ - _____ Suffix: _____

PROPERTY ADDRESS

FIRM Zone: _____
Base Flood Elevation: _____
Base Flood Depth: _____
Lowest Floor Elevation: _____
Floodproofed Elevation: _____
Elevation Difference: _____
Highest Adjacent Grade: _____
Lowest Adjacent Grade: _____

Street: _____
_____
_____
City: _____
State and ZIP: _____

Estimated Base Flood Elevation (Unnumbered A only): _____
Base Flood Elevation adjustment for FIRM Zone Unnumbered A or D (with-basement buildings only) _____
Building Diagram No.: _____

BUILDING DESCRIPTION

Occupancy: _____ Building Type: _____
Basement Type: Finished ☐ Unfinished ☐ Construction Date: _____/_____/_____
M&E in Basement? ☐ Yes ☐ No
List Machinery & Equipment Servicing the Building:
(e.g. Hot Water Heater, Furnace, AC Unit, & Other M&E)
_____ _____
_____ _____
If value of M & E is over $5,000, list value $_____

Appliances in basement?:
☐ Yes ☐ No
Washer & Dryer ☐ Food Freezer ☐
Number of sets of washers & dryers: _____

V ZONES ONLY

Has been adjusted for wave height? Yes _____ No _____ FIRM BFE includes wave height? Yes _____ No _____
Insurance to replacement cost ratio is _____%

RATE CALCULATIONS

BUILDING:	**Basic Coverage Rate**	**Additional Coverage Rate**
Step 1 – Rate from table	_____	_____
Step 2 – Loading (describe below)	+ _____	
Step 3 – _____ Discount	– _____	– _____
Total:	_____	_____

CONTENTS:	**Basic Coverage Rate**	**Additional Coverage Rate**
Step 1 – Rate from table	_____	_____
Step 2 – Appliance loading (if any)	+ _____	
Step 3 – _____Discount	– _____	– _____
Total:	_____	_____

ICC PREMIUM[1]: $_____

☐ Copy of community issued variance enclosed. (This may be required to qualify for ICC coverage.)
☐ Copy of statement that "No Variance Was Required" enclosed.

Comments: _____
_____

[1] ICC coverage does not apply to contents-only policies, or to individually owned condominium units insured under the Dwelling Form or General Property Form. ICC premium is not eligible for deductible discount.

FOR BUREAU USE ONLY

☐ Lowest Floor below BFE ☐ Garage with M&E below BFE
☐ Other_____

FOR FEMA USE ONLY

Comments:_____
_____
_____

Exhibit 3. Specific Rating Reporting Form and Rating Worksheet–Non-Elevated Buildings

Specific Rating Reporting Form and Rating Worksheet
ELEVATED BUILDINGS

WYO Company:_____ Date: _____
Underwriter: _____ Quote only: ☐
Policy No.: _____
Policy Type: ☐ Regular ☐ SFR Re-rating Applicant : _____
☐ RCBAP ☐ FEMA Special Rates Pre- or Post-FIRM: _____

RATING INFORMATION

Community Number: _____ - _____ Suffix: _____
FIRM Zone: _____
Base Flood Elevation: _____
Base Flood Depth: _____
Lowest Elevated Floor: _____
Lowest Floor/Enclosure Elevation: _____
Mid-level Foyer Elevation _____
Highest Adjacent Grade: _____
Lowest Adjacent Grade: _____
Elevation of M & E: _____
Elevation of Appliances: _____
Enclosure Size: _____ Square Feet
Size of Mid-level Foyer _____ Square Feet
Estimated Base Flood (Unnumbered A only): _____
Elevation Difference. Lowest Elevated Floor - BFE = _____ Enclosure - BFE = _____
Building Diagram No.: _____

PROPERTY ADDRESS
Street: _____
_____
_____
City: _____
State and ZIP: _____

BUILDING DESCRIPTION

Occupancy: _____
Enclosure Type: Finished ☐ Unfinished ☐
M&E in Enclosure? ☐ Yes ☐ No
List Machinery & Equipment Serving the Building:
(e.g. Hot Water Heater, Furnace, AC Unit, & Other M&E)
_____ _____
_____ _____
If value of M & E is over $5,000, list value $_____
Number of elevators_____

Building Type: _____
Construction Date: _____/_____/_____
Crawlspace below grade on all sides? ☐ Yes ☐ No

Appliances in enclosure?:
☐ Yes ☐ No
Washer & Dryer ☐ Food Freezer ☐
Number of sets of washers & dryers: _____

V ZONES ONLY

Insurance to replacement cost ratio is _____%
Has been adjusted for wave height? Yes _____ No _____ FIRM BFE includes wave height? Yes _____ No _____
Building partially over water? Yes _____ No _____ Is part of support system in the water? Yes _____ No _____

RATE CALCULATIONS

BUILDING:	**Basic Coverage Rate**	**Additional Coverage Rate**
Step 1 – Starting Rate	_____	_____
Step 2 – Enclosure loading	+ _____	
Step 3 – M & E loading (if any)	+ _____	
Step 4 – Elevator loading (if any)	+ _____	
Step 5 – Partially over water loading	+ _____	
Step 6 – _____ Discount	– _____	– _____
Total:	_____	_____

CONTENTS:	**Basic Coverage Rate**	**Additional Coverage Rate**
Step 1 – Starting rate	_____	_____
Step 2 – Appliance loading (if any)	+ _____	
Step 3 – _____Discount	– _____	– _____
Total:	_____	_____

ICC PREMIUM[1]: $_____

☐ Copy of community issued variance enclosed. (This may be required to qualify for ICC coverage.)
☐ Copy of statement that "No Variance Was Required" enclosed.
Comments: _____
_____
_____

[1] ICC coverage does not apply to contents-only policies, or to individually owned condominium units insured under the Dwelling Form or General Property Form. ICC premium is not eligible for deductible discount.

Exhibit 4. Specific Rating Reporting Form and Rating Worksheet – Elevated Buildings

The following Submit-for-Rate risks are considered non-compliant structures by the NFIP Floodplain Management Ordinance if Post-FIRM. However, a community may have issued a variance for a particular Submit-for-Rate risk; therefore, the writing company must obtain a copy of the variance granted to the property owner from the local community official before providing the rate. If no variance was granted, a signed statement from the agent or applicant that no variance was granted is acceptable. A statement of variance is required for the following Submit-for-Rate risks.

Flood Zone	Building Type
Post-FIRM Unnumbered A Zone (No Estimated BFE)	
	Elevated Building Unfinished enclosure without proper openings Finished enclosure with or without proper openings
	Non-Elevated Building With or Without Basement Subgrade Crawlspace
Post-FIRM Unnumbered A Zone (With Estimated BFE)	
	Elevated Building Unfinished enclosure without proper openings Finished enclosure with or without proper openings
	Non-Elevated Building With or Without Basement Subgrade Crawlspace
Post-FIRM AE Zone	
	Elevated Building Unfinished enclosure without proper openings Finished enclosure with or without openings
	Non-Elevated Building With or Without Basement Subgrade Crawlspace
Post-FIRM AH Zone	
	Elevated Building Unfinished enclosure without proper openings Finished enclosure with or without proper openings
	Non-Elevated Building With or Without Basement Subgrade Crawlspace

Exhibit 5. Variance Chart

Flood Zone	Building Type
Post-FIRM AO Zone	
	Elevated Building Unfinished enclosure without proper openings Finished enclosure with or without proper openings
	Non-Elevated Building With or Without Basement Subgrade Crawlspace
VE Zone	
	Elevated Building Solid (Perimeter) Load-Bearing Walls Non-Breakaway Walls Finished enclosure (breakaway or non-breakaway walls)
	Non-Elevated Building With or Without Basement Subgrade Crawlspace

Exhibit 5. Variance Chart (Continued)