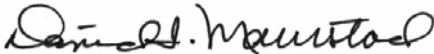




FEMA

April 2006

MEMORANDUM FOR: *Flood Insurance Manual* Subscribers

FROM: David I. Maurstad 
Acting Director
Mitigation Division

SUBJECT: May 1, 2006, *Flood Insurance Manual* Revisions

The National Flood Insurance Program (NFIP) is pleased to provide you with the latest updates to the NFIP *Flood Insurance Manual*.

Your new revision pages contain all of the changes that will go into effect May 1, 2006. Changes are identified by a vertical bar in the margin of the amended pages, and related footers have been modified to reflect the May 1, 2006, effective date.

Following are highlights of the May revisions:

- Provides new flood insurance rates and updates the Precalculated Pre-FIRM Premium Table and the rating examples. (RATE, CONDO, MPPP, END sections)
- Updates the list of NFIP Bureau and Statistical Agent Regional Offices. (REF section)
- Adds a table matching SFIP policy forms with specific residential and non-residential building and contents risks. (GR section)
- Describes criteria for coverage eligibility of condominium buildings in the course of construction. (CONDO section)
- Shows the NFIP's newly revised Elevation Certificate (EC) and instructions. The new EC will be transitioned in through 2006. Its use will become mandatory on January 1, 2007. (CERT section)
- Adds NFIP community numbers to the list of Approved Communities for Residential Basement Floodproofing Rating Credit. (CERT section)
- Replaces the old Floodproofing Certificate for Non-Residential Structures, which expired December 31, 2005, with the new edition. (CERT section)
- Adds guidelines for converting a Preferred Risk Policy (PRP) that no longer meets PRP eligibility criteria to a standard-rated policy. (PRP section)
- Updates and expands the list of FEMA Map Service Center Products, Services, and Fees. (MAP section)
- Updates the Community Rating System Eligible Communities list. (CRS section)

The NFIP is committed to providing up-to-date information so that you can assist your customers in securing the best flood insurance protection available for their individual needs.

Attachment

Change Record Page Effective Date: May 1, 2006

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

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

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REFERENCE

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was established by the National Flood Insurance Act of 1968. The Act was in response to Congress finding that:

- Flooding disasters required unforeseen disaster relief and placed an increased burden on the nation's resources.
- The installation of flood preventive and protective measures and other public programs designed to reduce losses caused by flood damage had not been sufficient to adequately protect against the growing exposure to flood losses as a matter of national policy. A reasonable method of slowing the risk of flood losses would be through a program of flood insurance that could complement and encourage preventive and protective measures.
- Many factors made it uneconomical for the private insurance industry carriers to make flood insurance available to those in need of such protection on reasonable terms and conditions.
- A program of flood insurance with large-scale participation of the federal government and the maximum extent practicable by the private industry was feasible and could be initiated.

Congress stated that the purpose in passing the Act was to:

- Authorize a flood insurance program that, over time, could be made available on a nationwide basis through the cooperative effort of the federal government and the private insurance industry.
- Provide flexibility in the program so that such flood insurance would be based on workable methods of pooling risks, minimizing costs, and distributing burdens equitably among the general public and those who would be protected by flood insurance.
- Encourage state and local governments to use wisely the lands under their jurisdictions by considering the hazard of flood when rendering decisions on the future use of such land, thus minimizing damage caused by flooding.

From 1968 until 1979, the NFIP was administered by the U.S. Department of Housing and Urban Development. When the Federal Emergency Management Agency (FEMA) was established in 1979, administration of the NFIP was transferred to that agency. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

The NFIP is a program in which communities formally agree, as evidenced by their adoption of codes and ordinances, to regulate the use of their flood-prone lands. In return, FEMA makes flood insurance coverage available on buildings and their contents throughout the community. FEMA has traditionally identified these flood hazard areas on maps, which are provided to communities for carrying out their responsibilities. The maps are also used by insurance producers to determine rates and by lenders to determine purchase requirements.

II. THE WRITE YOUR OWN PROGRAM

The Write Your Own (WYO) Program, begun in 1983, is a cooperative undertaking of FEMA and the private insurance industry. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service federal flood insurance in their own names. The companies receive an expense allowance for policies written and claims processed while the federal government retains responsibility for under-writing losses. Individual WYO Companies may, to the extent possible, and consistent with Program rules and regulations, conform their flood business to their normal business practices for other lines of insurance. Many producers have elected to move or place their flood policies with one or more of the WYO Companies they represent.

In brief, the producer has the following options:

- Place all business with one or more WYO Companies;
- Place business with both the NFIP directly and with one or more WYO Companies; or
- Continue to place all flood insurance directly with the NFIP (referred to as "NFIP direct business").

The goals of the Program are to increase the policy base, improve services, and involve the insurance companies.

III. TECHNICAL ASSISTANCE

In order to provide the most efficient service to policyholders, follow these procedures when requesting technical assistance in connection with the sale and servicing of Standard Flood Insurance Policies. It is essential that all parties—WYO companies, the National Flood Insurance Program's Bureau and Statistical Agent, the NFIP Servicing Agent, insurance agents and adjusters—comply.

A. WYO Companies

Agents and adjusters servicing flood insurance business through one of the Write Your Own (WYO) companies should direct questions and requests for technical assistance to the WYO Company itself. If the WYO Company needs technical assistance, then it will contact its Business Analyst (formerly called Program

Coordinator) at the NFIP's Bureau and Statistical Agent. If the Business Analyst, with the assistance of technical experts at the Bureau, cannot provide the needed assistance, the Bureau will direct the inquiry to FEMA for an answer.

B. NFIP Servicing Agent (NFIP Direct)

Agents and adjusters servicing flood insurance business through the NFIP Servicing Agent should contact the NFIP Servicing Agent for the answer to technical questions or the resolution of technical problems connected with the NFIP. If the NFIP Servicing Agent cannot provide the needed assistance, it will contact FEMA for an answer.

C. Special Direct Facility

Agents and adjusters serving flood insurance policies identified as targeted repetitive loss properties should contact the Special Direct Facility established by the NFIP Servicing Agent for technical assistance. See the Repetitive Loss section of this manual for more information.

**NFIP SERVICING AGENT CONTACT INFORMATION
FOR NFIP DIRECT PROGRAM AGENTS**

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

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

CORRESPONDENCE TYPE	MAILING ADDRESS	TELEPHONE & FAX NUMBERS*
Applications (not Submit-for Rate)	NFIP Servicing Agent P.O. Box 29138 Shawnee Mission, KS 66201-9138	Phone 1-800-638-6620 Fax 1-800-742-3148
Endorsements Cancellations	NFIP Servicing Agent P.O. Box 2992 Shawnee Mission, KS 66201-1392	Phone 1-800-638-6620 Fax 1-800-742-3148
Submit-for-Rate Applications (See pages RATE 23-24) Underpayment Letters Underwriting Inquiries and Issues All Other Inquiries	NFIP Servicing Agent P.O. Box 2965 Shawnee Mission, KS 66201-1365	Phone 1-800-638-6620 Fax 1-800-742-3148
Targeted Repetitive Loss Properties	NFIP Special Direct Facility P.O. Box 29524 Shawnee Mission, KS 66201-5524	Phone 1-800-638-6620 Fax 1-800-742-3148
Renewal Notices (with premium payments) Expiration Notices (with premium payments)	NFIP Servicing Agent P.O. Box 105656 Atlanta, GA 30348-5656	Phone 1-800-638-6620 Fax 1-800-742-3148
Notices of Loss Written Claims Inquiries All Other Claims Correspondence	NFIP Servicing Agent P.O. Box 2966 Shawnee Mission, KS 66201-1366	Phone 1-800-767-4341 Fax 1-800-767-5574
Overnight Express Deliveries Certified Mail	NFIP Servicing Agent C/o Covansys 13401 W. 98th St. Lenexa, KS 66215	N/A

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

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

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

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

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

REGIONAL OFFICES

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

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

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

For offices that have moved, some contact information remained to be determined (TBD) as the May 1, 2006, revisions to this manual were being finalized. The latest contact information for both NFIP Bureau & Statistical Agent and FEMA regional offices is available at <http://www.fema.gov/nfip/reg.shtm>.

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

**NFIP BUREAU AND
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Region VIII

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**SERVICE
AREA**

Illinois, Indiana, Michigan, Minnesota,
Ohio, Wisconsin

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

Iowa, Kansas, Missouri, Nebraska

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

Arizona, California, Guam, Hawaii,
Nevada

Alaska, Idaho, Oregon, Washington

GENERAL RULES

I. COMMUNITY ELIGIBILITY

A. Participating (Eligible) Communities

Flood insurance may be written only in those communities that have been designated as participating in the National Flood Insurance Program (NFIP) by the Federal Emergency Management Agency (FEMA).

B. Emergency Program

The Emergency Program is the initial phase of a community's participation in the NFIP. Limited amounts of coverage are available.

C. Regular Program

The Regular Program is the final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available.

D. Maps

Maps of participating communities indicate the degree of flood hazard so that actuarial premium rates can be assigned for insurance coverage on properties at risk.

1. Flood Hazard Boundary Map (FHBM) - Usually the initial map of a community. Some communities entering the Regular Program will continue to use FHBM's renamed a Flood Insurance Rate Map (FIRM), if there is a minimum flood hazard.
2. Flood Insurance Rate Map (FIRM) - The official map of the community containing detailed actuarial risk premium zones.
3. Rescission - Participating communities in the Emergency Program remain in the Emergency Program if an FHBM is rescinded.

E. Probation

Probation, imposed by the FEMA Regional Director, occurs as a result of noncompliance with NFIP floodplain management criteria. A community is placed on probation for 1 year (may be extended), during which time a \$50 surcharge is applied to all NFIP policies, including the Preferred Risk Policy, issued on or after the Probation Surcharge effective date. Probation is

terminated if deficiencies are corrected. However, if a community does not take remedial or corrective measures while on probation, it can be suspended.

F. Suspension

Flood insurance may not be sold or renewed in communities that are suspended from the NFIP. When a community is suspended, coverage remains in effect until expiration. These policies cannot be renewed.

G. Non-Participating (Ineligible) Communities

When FEMA provides a non-participating community with a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) delineating its flood-prone areas, the community is allowed 1 year in which to join the NFIP. If the community chooses not to participate in the NFIP, flood insurance is not available.

H. Coastal Barrier Resources Act

Flood insurance may not be available for buildings and/or contents located in coastal barriers or otherwise protected areas. See the Coastal Barrier Resources System section for additional information.

I. Federal Land

Buildings and/or contents located on land owned by the federal government are eligible for flood insurance if the federal agency having control of the land has met floodplain management requirements. All federal land is recorded under the local community number even if that local community does not have jurisdiction.

II. POLICIES AND PRODUCTS AVAILABLE

A. Standard Flood Insurance Policy

The Standard Flood Insurance Policy (SFIP) consists of the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy (RCBAP) Form. The three SFIP forms are reproduced in the Policy section of this manual.

The table on the next page shows how agents can use the three SFIP forms to insure a variety of residential and non-residential building and contents risks.

Matching Standard Flood Insurance Policy Forms with Specific Risks

SFIP POLICY FORM	ELIGIBILITY
<p>Dwelling Form</p> <p>Issued to homeowner, residential renter, or owner of residential building containing two to four units.</p>	<p>In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for:</p> <ul style="list-style-type: none"> ▪ Detached, single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area; ▪ Two- to four-family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area; ▪ Dwelling unit in residential condominium building; ▪ Residential townhouse/rowhouse.
<p>General Property Form</p> <p>Issued to owner of residential building with five or more units.</p> <p>Issued to owner or lessee of non-residential building or unit.</p>	<p>In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for these and similar "other residential" risks:</p> <ul style="list-style-type: none"> ▪ Hotel or motel with normal guest occupancy of 6 months or more; ▪ Tourist home or rooming house with five or more lodgers; ▪ Apartment building; ▪ Residential cooperative building; ▪ Dormitory; ▪ Assisted-living facility. <p>In NFIP Regular Program community or Emergency Program community, provides building coverage and/or contents coverage for these and similar non-residential risks:</p> <ul style="list-style-type: none"> ▪ Hotel or motel with normal guest occupancy of less than 6 months; ▪ Licensed bed-and-breakfast inn; ▪ Retail shop, restaurant, or other business; ▪ Mercantile building; ▪ Grain bin, silo, or other farm building; ▪ Agricultural or industrial processing facility; ▪ Factory; ▪ Warehouse; ▪ Poolhouse, clubhouse, or other recreational building; ▪ House of worship; ▪ School; ▪ Nursing home; ▪ Non-residential condominium; ▪ Condominium building with less than 75% of its total floor area in residential use; ▪ Detached garage; ▪ Tool shed; ▪ Stock, inventory, or other commercial contents.
<p>Residential Condominium Building Association Policy (RCBAP)</p> <p>Issued to residential condominium association on behalf of association and unit owners.</p>	<p>In NFIP Regular Program community only, provides building coverage and, if desired, coverage of commonly owned contents for residential condominium building with 75% or more of its total floor area in residential use.</p>

B. Insurance Products

1. Preferred Risk Policy

The Preferred Risk Policy (PRP) is available in moderate-risk flood zones B, C, and X. Formerly, only single-family and two- to four-family dwellings were eligible for coverage. Effective May 1, 2004, other residential and non-residential buildings became eligible for

coverage. For information about specific eligibility requirements and other changes in the Preferred Risk Policy, see the PRP section of this manual.

2. Mortgage Portfolio Protection Program (MPPP)

The Mortgage Portfolio Protection Program (MPPP) offers a force-placed policy available only through a Write Your Own Company.

■ 3. Scheduled Building Policy

The Scheduled Building Policy is available to cover 2 to 10 buildings. The policy requires a specific amount of insurance to be designated for each building. To qualify, all buildings must have the same ownership and the same location. The properties on which the buildings are located must be contiguous.

■ 4. Group Flood Insurance

Group Flood Insurance is issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy through the NFIP.

III. BUILDING PROPERTY ELIGIBILITY

A. Eligible Buildings

Insurance may be written only on a structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. At least 51 percent of the actual cash value of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques.

1. Appurtenant Structures

The only appurtenant structure covered by the SFIP is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10 percent of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability. The SFIP does not cover any detached garage used or held for use for residential (i.e., dwelling), business, or farming purposes.

2. Manufactured (Mobile) Homes/Travel Trailers

Eligible buildings also include:

- A *manufactured home* (a "manufactured home," also known as a

mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or

- A *travel trailer* without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

NOTE: All references in this manual to manufactured (mobile) homes include travel trailers without wheels.

a. Manufactured (Mobile) Homes - New Policies Effective on or After October 1, 1982

To be insurable under the NFIP, a mobile home:

- Must be affixed to a permanent foundation. A permanent foundation for a manufactured (mobile) home may be poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
- Must be anchored if located in a Special Flood Hazard area. For flood insurance coverage, all new policies and subsequent renewals of those policies must be based upon the specific anchoring requirements identified below:

A manufactured (mobile) home located within a Special Flood Hazard Area must be anchored to a permanent foundation to resist flotation, collapse, or lateral movement by providing over-the-top or frame ties to ground anchors; or in accordance with manufacturer's specifications; or in compliance with the community's floodplain management requirements.

b. Manufactured (Mobile) Homes - Continuously Insured Since September 30, 1982

All manufactured (mobile) homes on a foundation continuously insured since September 30, 1982, can be renewed under the previously existing require-

ments if affixed to a permanent foundation.

Manufactured (mobile) homes in compliance with the foundation and anchoring requirements at the time of placement may continue to be renewed under these requirements even though the requirements are more stringent at a later date.

To be adequately anchored, the manufactured (mobile) home is attached to the foundation support system, which in turn is established (stabilized) into the ground, sufficiently to resist flotation, collapse, and lateral movement caused by flood forces, including wind forces in coastal areas.

3. Silos and Grain Storage Buildings
4. Cisterns
5. Buildings Entirely Over Water - Constructed or Substantially Improved Before October 1, 1982

Follow "submit for rate" instructions in the Rating section for insurance on Post-FIRM buildings located entirely in, on, or over water or seaward of mean high tide for these buildings. Pre-FIRM buildings constructed before October 1, 1982, are eligible for normal Pre-FIRM rates.

If the building's start of construction occurred on or after October 1, 1982, the building is ineligible for coverage.

6. Buildings Partially Over Water
7. Boathouses Located Partially Over Water

Follow "submit for rate" instructions in the Rating section for buildings partially over water. However, Pre-FIRM buildings are eligible for normal Pre-FIRM rates.

The non-boathouse parts of a building into which boats are floated are eligible for coverage if the building is partly over land and also used for residential, commercial, or municipal purposes and is eligible for flood coverage. The area above the boathouse used for purposes unrelated to the boathouse use (e.g., residential occupancy) is insurable from the floor joists to the roof including walls. A common wall between the

boathouse area and the other part of the building is insurable. The following items are not covered:

- a. The ceiling and roof over the boathouse portions of the building into which boats are floated.
- b. Floors, walkways, decking, etc., within the boathouse area, or outside the area, but pertaining to boathouse use.
- c. Exterior walls and doors of the boathouse area not common to the rest of the building.
- d. Interior walls and coverings within the boathouse area.
- e. Contents located within the boathouse area, including furnishings and equipment, relating to the operation and storage of boats and other boathouse uses.

The Flood Insurance Application form with photographs, but without premium, must be submitted to the NFIP for premium determination. No coverage becomes effective until the NFIP approves the insurance application, determines the rate, and receives the premium. However, buildings in existence prior to October 1, 1982, may continue to be rated using the published rate.

8. Buildings in the Course of Construction
- Buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the Base Flood Elevation (BFE). Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

To determine the eligibility of a residential condominium building under construction, see page CONDO 6 in this manual.

9. Repetitive Loss Target Group Properties
- These must be processed by the NFIP Special Direct Facility. See the Repetitive Loss section of this manual for information.

B. Single Building

To qualify as a single building structure and be subject to the single building limits of coverage, a building must be separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

A building separated into divisions by solid, vertical, load-bearing walls from its lowest level to its highest ceiling may have each division insured as a separate building. A solid load-bearing interior wall cannot have any openings and must not provide access from one building or room into another (partial walls). If access is available through a doorway or opening, then the structure must be insured as one building.

Flood insurance for a unit of a multiple-unit complex may be written as a single-building policy, provided that: the unit is self contained; it is a separately titled unit contiguous to the ground; it has a separate legal description; and it is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

Additions and Extensions

The NFIP insures additions and extensions attached to and in contact with the building by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At the insured's option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the building and cannot be separately insured.

C. Walls

1. Breakaway Walls

For an enclosure's wall to qualify as breakaway, it must meet *all* of the following criteria:

- a. Above ground level; and
- b. Below the elevated floor of an elevated structure; and
- c. Non-structurally supporting (non-load-bearing walls); and

- d. Designed to fail under certain wave force conditions; and

- e. Designed so that, as a result of failure, it causes no damage to the elevated portions of the elevated building and/or its supporting foundation system.

2. Shear Walls

Shear walls are used for structural support, but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel (or nearly parallel) to the flow of the water and can be used in any zone.

3. Solid Perimeter Foundation Walls

Solid perimeter foundation walls are used as a means of elevating the building in A Zones and must contain proper openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Solid perimeter foundation walls are not an acceptable means of elevating buildings in V/VE Zones.

D. Determination of Building Occupancy

The following terms should be used to determine the appropriate occupancy classification:

1. Single Family Dwellings

These are non-condominium residential buildings designed for principal use as a dwelling place for one family, or a single-family dwelling unit in a condominium building. Residential single family dwellings are permitted incidental occupancies, including structures with office, professional, private school, or studio occupancies, including a small service operation, if such occupancies are limited to less than 50 percent of the building's total floor area.

2. 2-4 Family Dwellings

These are non-condominium residential buildings designed for principal use as a dwelling place of two to four families. Residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing no more than 4 dwelling units, are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than

25 percent of the total floor area within the building.

3. Other Residential Buildings

These include hotels or motels where the normal occupancy of a guest is 6 months or more, or a tourist home or rooming house which has more than four roomers. This also includes residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing more than four dwelling units. These buildings are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building. Examples of other residential buildings include dormitories and assisted living facilities.

4. Non-Residential Buildings

This category includes all other eligible occupancies (e.g., garages, poolhouses, recreational buildings, agricultural buildings, licensed bed and breakfasts, nursing homes, etc.).

IV. CONTENTS ELIGIBILITY

A. Eligible Contents

Contents must be located in a fully enclosed building or secured to prevent flotation out of the building.

B. Vehicles and Equipment

The NFIP covers self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

1. Used mainly to service the described location; or
2. Designed and used to assist handicapped persons;

while the vehicles or machines are inside a building at the described location.

C. Silos, Grain Storage Buildings, and Cisterns

Contents located in silos, grain storage buildings, and cisterns are insurable.

D. Commercial Contents Coverage

Commercial contents in a residential property must be insured on the General Property Form.

V. EXAMPLES OF ELIGIBLE RISKS

Since the question of coverage eligibility has frequently been raised, examples of eligible risks are provided below.

A. Building Coverage

1. Cooperative Building--Entire Building in Name of Cooperative (General Property Form)

Cooperative buildings where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies, and can be insured for a maximum building coverage of \$250,000 in a Regular Program community under the General Property Form. Since they are *not* in the condominium form of ownership, they cannot be insured under the RCBAP.

2. Time Sharing Building--Entire Building in Name of Corporation (General Property Form)

Timeshare buildings *not* in the condominium form of ownership where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP, and can be insured for a maximum building coverage of \$250,000 under the General Property Form.

Timeshare buildings in the *condominium* form of ownership are eligible for coverage and must be insured under the RCBAP. These buildings are subject to the same eligibility, rating, and coverage requirements as other condominiums, including the requirement that 75 percent of the area of the building be used for residential purposes.

B. Contents Coverage

Parts and equipment as open stock—not part of specific vehicle or motorized equipment—are eligible for coverage.

C. Condominiums

Refer to pages CONDO 3-5. ■

VI. INELIGIBLE PROPERTY

A. Buildings

Coverage may not be available for buildings that are constructed or altered in such a way as to place them in violation of state or local floodplain management laws, regulations, or ordinances.

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

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

B. Container-Type Buildings

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

C. Buildings Entirely Over Water

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

D. Buildings Partially Underground

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

E. Basement/Elevated Building Enclosures

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

VII. EXAMPLES OF INELIGIBLE RISKS

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

A. Building Coverage

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

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

B. Contents Coverage

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

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

C. Non-Residential Condominium Unit

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

VIII. POLICY EFFECTIVE DATE

A. Evidence of Insurance

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

B. Start of Waiting Period

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

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

As used in VIII.B.1. and 2. above, the term "certified mail" extends to not only the U.S. Postal Service but also certain third-party delivery services. Acceptable third-party delivery services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the

delivery service provides documentation of the actual mailing date and delivery date to the NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

C. Effective Date

1. New Policy (other than 2, 3, or 4 below)--The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.
2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)--Flood insurance, which is initially purchased in connection with the making, increasing, extending, or renewal of a loan, shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example: presentment of premium and application date--April 3, refinancing--April 3 at 3:00 p.m., policy effective date--April 3 at 3:00 p.m.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 above does not apply.
3. New Policy (in connection with lender requirement)--The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. (Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used.
4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)--During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the

day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 2005, policy applied for and presentment of premium--August 3, 2005, policy effective date--August 4, 2005.) The waiting period rule listed under B.1 or B.2 above must be used.

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

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

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

The *three exceptions* are as follows.

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

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an

application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above must be applied.

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

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

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

8. New Policy (contents only)--Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage.
9. New Policy (documentation required)--The insurer may rely on an agent's representation on the application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must

obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.

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

The *two exceptions* are as follows.

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

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

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

12. Renewals (inflation increase option)--The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more

than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation. If a revised renewal offer is generated at least 30 days before renewal with coverage more than the inflation increase option, the new limits will apply at policy renewal.

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

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

IX. COVERAGE

A. Limits of Coverage

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

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage.

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

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

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

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

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

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

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

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

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

D. Reduction of Coverage Limits or Reformation

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

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

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

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

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

B. Submit-For-Rate

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

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

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

C. Provisional Rates

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

D. Buildings in More Than One Flood Zone

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

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

XI. MISCELLANEOUS RULES

A. Policy Term

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

B. Application Submission

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

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

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

C. Delivery of the Policy

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

D. Assignment

A property owner's flood insurance building policy may be assigned in writing to a purchaser of the

insured property upon transfer of title without the written consent of the NFIP.

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

E. Producers' Commissions (Direct Business Only)

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

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

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

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

RATING

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

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

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

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

I. AMOUNT OF INSURANCE AVAILABLE

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

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

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

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

II. RATE TABLES

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

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

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

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

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

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

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

FIRM ZONES V, VE, V1-V30

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

FIRM ZONES A99, B, C, X

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

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

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.64 / .17	.99 / .30	.64 / .17		.61 / .17		.61 / .17	
	With Basement	.73 / .24	1.12 / .35	.73 / .24		.78 / .24		.78 / .24	
	With Enclosure	.73 / .28	1.12 / .40	.73 / .28		.78 / .28		.78 / .28	
	Manufactured (Mobile) Home ¹	.64 / .31	.99 / .30					.78 / .32	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .53		1.26 / .53		1.30 / .60
	Lowest Floor Only - Above Ground Level				.99 / .48		.99 / .48		.80 / .35
	Lowest Floor Above Ground Level and Higher Floors				.99 / .30		.99 / .30		.80 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								.70 / .43

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.92 / .32	.92 / .57	.92 / .32		1.00 / .57		1.00 / .57	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home ¹	1.21 / .62	1.09 / .66					2.07 / .77	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.92 / .57		.92 / .57		1.62 / .52
	Lowest Floor Above Ground Level and Higher Floors				.92 / .39		.92 / .39		1.62 / .49
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ¹								1.62 / .52

FIRM ZONES AO, AH ("No Basement" Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³	.25 / .06	.21 / .06	.34 / .11	.21 / .11
Without Certification of Compliance or Elevation Certificate ⁴	.77 / .17	.84 / .30	.97 / .20	1.63 / .25

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

³ "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

⁴ "Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

*** SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.34 / .08	.28 / .08
+1	.61 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.20 / .08	.77 / .09	.72 / .08
0	1.19 / .09	1.07 / .20	.85 / .08	.65 / .16	.62 / .08	.52 / .16	1.84 / .09	1.71 / .08
-1 ³	3.00 / 1.10	4.24 / 1.35	2.64 / 1.00	3.30 / .62	1.50 / .55	1.53 / .67	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.50 / .12	.30 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.68 / .40	.65 / .12	.48 / .25	.40 / .12	.29 / .12	1.21 / .12	1.01 / .64
-1 ³	3.07 / .75	1.94 / 1.14	1.78 / .58	1.37 / .70	.48 / .12	1.06 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

¹ If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE¹

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non-Residential	Residential ²	Non-Residential ²	
+5 or more	.36 / .10	.48 / .15	.62 / .12	.65 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	.88 / .12	.91 / .20	.82 / .17	.89 / .23	
+1	1.72 / .59	1.94 / .75	1.40 / .63	1.33 / .72	
0 or below	***	***	***	***	
+2 or more	.32 / .08	.34 / .09	.50 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	.85 / .10	.74 / .18	.72 / .15	.76 / .21	
-1	2.75 / 1.05	3.49 / 1.02	2.08 / .67	1.84 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate ⁵	3.22 / 1.32	4.36 / 1.70	2.61 / 1.00	2.74 / 1.35	No Elevation Certificate

¹ Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

⁵ For building without basement or enclosure, Elevation Certificate is optional.

***** SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ³	2.09 / .38	2.53 / 0.98	1.69 / .38	1.83 / .92	1.47 / .38	1.64 / .74	3.13 / .31	4.48 / .28
-1 ⁴	4.47 / 2.29	6.66 / 3.67	4.09 / 2.29	5.74 / 2.79	2.90 / 2.07	3.03 / 2.83	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	3.24 / .45	2.86 / 2.10	2.11 / .50	2.00 / 1.25	1.19 / .55	1.19 / .55	3.12 / .50	3.25 / 2.68
-1 ⁴	7.12 / 3.46	6.99 / 6.09	4.20 / 2.68	4.79 / 3.80	1.40 / .55	4.27 / .55	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ³		.55 / .25	.55 / .25	.42 / .25
-1 ⁴		.55 / .25	.55 / .25	.42 / .25
-2		.55 / .25	.55 / .25	.46 / .25

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

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

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

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

*** SUBMIT FOR RATING

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

Elevation of the lowest floor above or below BFE adjusted for wave height ²	Elevated Buildings Free of Obstruction ³				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.31	.31	.51	.68	1.03
+3	.31	.31	.62	.83	1.25
+2	.45	.48	.81	1.08	1.62
+1	.79	.84	1.17	1.56	2.18
0	1.21	1.30	1.50	2.01	2.82
-1	1.75	1.81	1.98	2.61	3.39
-2	2.44	2.57	2.60	3.41	4.35
-3	3.35	3.56	3.35	4.48	5.68
-4 or below	***	***	***	***	***

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

²Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

³Free of Obstruction—The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 (1) Insect screening, provided that no additional supports are required for the screening; or
 (2) Wooden or plastic lattice with at least 40 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.

⁴These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

*** **SUBMIT FOR RATING**

**1981 POST-FIRM V1-V30, VE ZONE
Non-Elevated Buildings**

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings With Obstruction ⁴				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.41	.41	1.13	1.52	2.26
+3	.42	.42	1.27	1.67	2.55
+2	.54	.54	1.49	1.94	2.97
+1	.92	.97	1.73	2.32	3.35
0	1.31	1.38	2.03	2.79	3.78
-1 ⁶	1.81	1.92	2.42	3.21	4.32
-2 ⁶	2.52	2.68	3.01	3.95	5.13
-3 ⁶	3.43	3.65	3.87	5.03	6.48
-4 or below ⁶	***	***	***	***	***

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

² Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴ With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

⁶ For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

PRE-FIRM NOT ELEVATION-RATED RATES^{1, 2}

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

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

² Base Deductible is \$1,000.

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

POST-FIRM NOT ELEVATION-RATED RATES¹

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

¹ Base Deductible is \$500.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ¹	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.34 / .08	.28 / .08
+1	.61 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.64 / .09	.72 / .08
0	.64 / .17	.61 / .17	.64 / .17	.61 / .17	.62 / .08	.52 / .16	.64 / .31	.78 / .32
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ¹	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.50 / .12	.30 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.80 / .29	.65 / .12	.48 / .25	.40 / .12	.29 / .12	.99 / .30	.70 / .43
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.37 / .12	.24 / .12

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

³ These rates are only applicable to Contents-only policies.

**TABLE 6.
PRECALCULATED PRE-FIRM PREMIUM TABLE**

AMOUNT OF INSURANCE	PREMIUM ¹ EXCLUDING ICC ² AND FEDERAL POLICY FEE ³			
	A, AE, A1-A30, AH, AO, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
BUILDING				
\$ 20,000	\$ 162	\$ 152	\$ 212	\$ 198
\$ 30,000	\$ 243	\$ 228	\$ 318	\$ 297
\$ 40,000	\$ 324	\$ 304	\$ 424	\$ 396
\$ 50,000	\$ 405	\$ 380	\$ 530	\$ 495
\$ 60,000	\$ 464	\$ 420	\$ 685	\$ 598
\$ 70,000	\$ 523	\$ 460	\$ 846	\$ 701
\$ 80,000	\$ 582	\$ 500	\$ 995	\$ 804
\$ 90,000	\$ 641	\$ 540	\$1,150	\$ 907
\$100,000	\$ 700	\$ 580	\$1,305	\$1,010
\$125,000	\$ 848	\$ 680	\$1,696	\$1,268
\$150,000	\$ 995	\$ 780	\$2,080	\$1,525
\$175,000	\$1,143	\$ 880	\$2,468	\$1,783
\$200,000	\$1,290	\$ 980	\$2,855	\$2,040
\$225,000	\$1,438	\$1,080	\$3,243	\$2,298
\$250,000 ⁴	\$1,585	\$1,180	\$3,630	\$2,555
CONTENTS				
\$ 5,000	\$ 48	\$ 48	\$ 62	\$ 62
\$ 10,000	\$ 96	\$ 96	\$ 123	\$ 123
\$ 15,000	\$144	\$144	\$ 185	\$ 185
\$ 20,000	\$192	\$192	\$ 246	\$ 246
\$ 25,000	\$222	\$228	\$ 321	\$ 336
\$ 30,000	\$252	\$264	\$ 396	\$ 425
\$ 40,000	\$312	\$336	\$ 546	\$ 604
\$ 50,000	\$372	\$408	\$ 696	\$ 783
\$ 60,000	\$432	\$480	\$ 846	\$ 962
\$ 70,000	\$492	\$552	\$ 996	\$1,141
\$ 80,000	\$552	\$624	\$1,146	\$1,320
\$ 90,000	\$612	\$696	\$1,296	\$1,499
\$100,000	\$672	\$768	\$1,446	\$1,678

¹ Premium before applying any CRS credits or optional deductible factors.

² For building coverage amounts of \$230,000 and less, add \$75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$6. For building coverage amounts above \$230,000, see Footnote 4 below.

³ Add \$30 to the premium selected from the table above to cover Federal Policy Fee.

⁴ Add \$60 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$30	\$50

¹ For the Preferred Risk Policy, the Federal Policy Fee is \$11.00.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$500 or \$1,000. The insured may choose a deductible amount different from the standard \$500 for Post-FIRM or the standard \$1,000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of \$1,000 for Pre-FIRM SFHA risks may opt to

purchase separate \$500 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

TABLE 8A. STANDARD DEDUCTIBLES

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$1,000	B, C, X, A99, D	\$500		\$500
	A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$1,000	\$500	\$500

EXAMPLE 2

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$2,000/\$1,000 DEDUCTIBLE OPTION, ZONE B

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$2,000/\$1,000
- Deductible Factor: .915
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .64/.17 Contents: .99/.30

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	.64	320	100,000	.17	170	-42	150,000	448	
CONTENTS	20,000	.99	198	40,000	.30	120	-27	60,000	291	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 739	739
							ICC PREMIUM 6		6	
							SUBTOTAL 745		745	
							CRS PREMIUM DISCOUNT ____% —		—	
							SUBTOTAL 745		745	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE —		—	
							FEDERAL POLICY FEE 30		30	
							TOTAL PREPAID AMOUNT 775		775	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$490 / Contents: \$318 |
| 2. Apply Deductible Factor: | Building: .915 x \$490 = \$448 / Contents: .915 x \$318 = \$291 |
| 3. Premium Reduction: | Building: \$490 - \$448 = \$42 / Contents: \$318 - \$291 = \$27 |
| 4. Subtotal: | \$739 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$745 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$775 |

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$500 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.100 (Surcharge)
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$75
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .81/.71 Contents: .96/.72

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	.81	405	100,000	.71	710	+112	150,000	1,227	
CONTENTS	20,000	.96	192	40,000	.72	288	+48	60,000	528	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,755	
							ICC PREMIUM 75			
							SUBTOTAL 1,830			
							CRS PREMIUM DISCOUNT _____% —			
							SUBTOTAL 1,830			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —			
							FEDERAL POLICY FEE 30			
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT 1,860	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,115 / Contents: \$480 |
| 2. Apply Deductible Factor: | Building: 1.100 x \$1,115 = \$1,227 / Contents: 1.100 x \$480 = \$528 |
| 3. Premium Increase: | Building: \$1,227 - \$1,115 = \$112 / Contents: \$528 - \$480 = \$48 |
| 4. Subtotal: | \$1,755 |
| 5. Add ICC Premium: | \$75 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$1,830 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$1,860 |

EXAMPLE 4

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE A15

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000 Building and Contents
- Deductible Factor: .875
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$60
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .81/.59 Contents: .96/.60

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	.81	405	200,000	.59	1,180	-198	250,000	1,387	
CONTENTS	20,000	.96	192	80,000	.60	480	-84	100,000	588	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,975 ICC PREMIUM 60 SUBTOTAL 2,035 CRS PREMIUM DISCOUNT <u>30%</u> -611 SUBTOTAL 1,424	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE _____ FEDERAL POLICY FEE 30		TOTAL PREPAID AMOUNT 1,454	
SIGNATURE OF INSURANCE AGENT/BROKER				DATE (MM/DD/YY)						

Premium Calculation:

- | | |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,585 / Contents: \$672 |
| 2. Apply Deductible Factor: | Building: .875 x \$1,585 = \$1,387 / Contents: .875 x \$672 = \$588 |
| 3. Premium Reduction: | Building: \$1,585 - \$1,387 = \$198 / Contents: \$672 - \$588 = \$84 |
| 4. Subtotal: | \$1,975 |
| 5. Add ICC Premium: | \$60 |
| 6. Subtract CRS Discount: | -\$611 (30%) |
| 7. Subtotal: | \$1,424 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$1,454 |

EXAMPLE 5

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AE

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .870
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .20/.08 Contents: .22/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	150,000	.20	300	350,000	.08	280	-75	500,000	505	
CONTENTS	130,000	.22	286	370,000	.12	444	-95	500,000	635	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT <u>25%</u> SUBTOTAL	1,140 4 1,144 -286 858
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE FEDERAL POLICY FEE TOTAL PREPAID AMOUNT		— 30 888	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____			

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$580 / Contents: \$730 |
| 2. Apply Deductible Factor: | Building: .870 x \$580 = \$505 / Contents: .870 x \$730 = \$635 |
| 3. Premium Reduction: | Building: \$580 - \$505 = \$75 / Contents: \$730 - \$635 = \$95 |
| 4. Subtotal: | \$1,140 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | -\$286 (25%) |
| 7. Subtotal: | \$858 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$888 |

EXAMPLE 6

REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED, ZONE V13

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975 - 81 (Post-FIRM)
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$35
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 1.69/.38 Contents: 2.11/.50

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	1.69	845	100,000	.38	380	0	150,000	1,225
CONTENTS	20,000	2.11	422	80,000	.50	400	0	100,000	822
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 2,047
							ICC PREMIUM 35		
							SUBTOTAL 2,082		
							CRS PREMIUM DISCOUNT <u>10%</u> -208		
							SUBTOTAL 1,874		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 30		
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT 1,904		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,225 / Contents: \$822 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$1,225 = \$1,225 / Contents: 1.000 x \$822 = \$822 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$2,047 |
| 5. Add ICC Premium: | \$35 |
| 6. Subtract CRS Discount: | -\$208 (10%) |
| 7. Subtotal: | \$1,874 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Amount: | \$1,904 |

EXAMPLE 7

REGULAR PROGRAM, POST-1981 VE OR V1-V30, WITH ENCLOSURE, ZONE VE

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- # of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: \$3,000/\$3,000
- Deductible Factor: .825
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-81
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Replacement Cost: \$300,000
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$14
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:

■ Building: 2.42/2.42 Contents: 1.81/1.81

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	2.42	1,120	200,000	2.42	4,840	-1,059	250,000	4,991
CONTENTS	20,000	1.81	362	80,000	1.81	1,448	-317	100,000	1,493
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 6,484
							ICC PREMIUM 14	SUBTOTAL 6,498	
							CRS PREMIUM DISCOUNT <u>5%</u> -325	SUBTOTAL 6,173	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —	FEDERAL POLICY FEE 30	
_____ SIGNATURE OF INSURANCE AGENT/BROKER					_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT 6,203		

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$6,050 / Contents: \$1,810
2. Apply Deductible Factor: Building: .825 x \$6,050 = \$4,991 / Contents: .825 x \$1,810 = \$1,493
3. Premium Reduction: Building: \$6,050 - \$4,991 = \$1,059 / Contents: \$1,810 - \$1,493 = \$317
4. Subtotal: \$6,484
5. Add ICC Premium: \$14
6. Subtract CRS Discount: -\$325 (5%)
7. Subtotal: \$6,173
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$30
10. Total Prepaid Amount: \$6,203

TABLE 2. CONDOMINIUM RATING CHART (Cont'd)

HIGH-RISE RESIDENTIAL CONDOMINIUMS

MULTI-UNIT BUILDING—5 OR MORE UNITS PER BUILDING—THREE OR MORE FLOORS⁶

PURCHASER OF POLICY	Building Occupancy ¹	Building Indicator ¹	Contents Indicator ²	Limits of Coverage	Type of Coverage	Rate Table ³	Policy Form ⁴
UNIT OWNER	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—\$250,000 CONTENTS—\$100,000	RC ⁵	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—\$250,000 CONTENTS—\$100,000	RC ⁵	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	OTHER RESIDENTIAL	HIGH-RISE	HOUSEHOLD	BUILDING—THE TOTAL NUMBER OF UNITS X \$250,000 CONTENTS—\$100,000	RC	RCBAP HIGH-RISE	RCBAP

NON-RESIDENTIAL CONDOMINIUMS

PURCHASER OF POLICY	Building Occupancy ¹	Building Indicator ¹	Contents Indicator ²	Limits of Coverage	Type of Coverage	Rate Table ³	Policy Form ⁴
UNIT OWNER	NON-RESIDENTIAL	SINGLE UNIT (BUILDING COVERAGE NOT AVAILABLE)	BUSINESS	EMERGENCY—\$100,000 REGULAR—\$500,000 CONTENTS ONLY	ACV	NON-RESIDENTIAL	GENERAL PROPERTY
ASSOCIATION	NON-RESIDENTIAL	LOW-RISE	BUSINESS	BUILDING— EMERGENCY—\$100,000 REGULAR—\$500,000 CONTENTS— EMERGENCY—\$100,000 REGULAR—\$500,000	ACV	NON-RESIDENTIAL	GENERAL PROPERTY

¹When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

²In determining the contents indicator for "other than household contents," please refer to the RATE Section of the *Flood Insurance Manual*.

³All building rates are based on the lowest floor of the building.

⁴RCBAP must be used to insure residential condominium buildings owned by the association that are in a Regular Program community and in which at least 75% of the total floor area within the building is residential. Use General Property Form if ineligible under RCBAP.

⁵Replacement Cost if the RC eligibility requirements are met (building only).

⁶Enclosure, even if it is the lowest floor for rating, cannot be counted as a floor for the purpose of classifying the building as a high rise.

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

II. POLICY FORM

The policy form used for the residential condominium buildings owned by a condominium association is the Residential Condominium Building Association Policy (RCBAP).

III. ELIGIBILITY REQUIREMENTS

A. General Building Eligibility

The RCBAP is required for all buildings owned by a condominium association containing one or more residential units and in which at least 75 percent of the total floor area within the building is residential without regard to the number of units or number of floors. This will include townhouse/rowhouse and detached single family condominium buildings. The RCBAP is available for all high-rise and low-rise residential condominium buildings in the **Regular** Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short- or long-term), must be insured on the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. Co-operative ownership buildings are *not* eligible. Timeshare buildings having condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided all other criteria are met.

The NFIP has grouped condominium buildings into two different types, low- and high-rise, because of the difference in the exposures to the risk that typically exists. Low-rise buildings generally have a greater percentage of the value of the building at risk than high-rise buildings, thus requiring higher premiums for the first dollars of coverage. The availability of the optional deductibles for the low-rise buildings, however, allows the association to buy back some of the risk, thereby reducing the overall cost of the coverage.

For rating purposes:

- *High-rise buildings* contain five or more units and at least three floors excluding enclosure, even if it is the lowest floor for rating.
- *Low-rise buildings* have less than five units regardless of the number of floors, or five or more units with less than three floors, including the basement.

- *Townhouse/rowhouse* buildings are always considered as low-rise buildings for rating purposes, no matter how many units or floors they have.

See the Definitions section for a complete definition of high-rise and low-rise buildings.

The *individual unit owners* continue to have an option to purchase an SFIP Dwelling Form.

B. Condominium Building in the Course of Construction

The NFIP rules allow the issuance of an SFIP to cover a building in the course of construction before the building is walled and roofed. These rules provide lenders an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based on the construction designs and intended use of the building.

In order for a condominium building in the course of construction to be eligible under the RCBAP form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and
2. other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

As noted on page GR 4, buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the Base Flood Elevation (BFE). Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

IV. COVERAGE

A. Property Covered

The entire building is covered under one policy, including both the common as well as individually owned building elements within the units,

improvements within the units, and contents owned in common. Contents owned by individual unit owners should be insured under an individual unit owner's Dwelling Form.

B. Coverage Limits

Building coverage purchased under the RCBAP will be on a Replacement Cost basis.

The maximum amount of *building* coverage that can be purchased on a high-rise or low-rise condominium is the Replacement Cost Value of the building or the total number of units in the condominium building times \$250,000, whichever is less.

The maximum allowable *contents* coverage is the Actual Cash Value of the commonly owned contents up to a maximum of \$100,000 per building.

Basic Limit Amount:

- The building basic limit amount of insurance for a detached building housing a single family unit owned by the condominium association is \$50,000.
- For residential townhouse/rowhouse and low-rise condominiums, the building basic limit amount of insurance is \$50,000 multiplied by the number of units in the building.
- For high-rise condominiums, the building basic amount of insurance is \$150,000.
- The contents basic limit amount of insurance is \$20,000.
- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

C. Replacement Cost and Coinsurance

Replacement cost coverage is available for building coverage only on RCBAPs and Dwelling Forms meeting eligibility requirements. Coinsurance penalties are applied for *building coverage* only. To the extent the insured has not purchased insurance in an amount equal to the

lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Forms cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

Insurance Carried X Amount of Loss = Limit of Recovery
Insurance Required

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

D. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Form subject to the conditions and exclusions found in Section III. Property Covered, Coverage C, paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss. Assessment coverage has a maximum combined total limit of \$250,000 per unit. This combined total limit covers loss to the unit and any assessment by the association.

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

V. DEDUCTIBLES AND FEES

A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss.

The Standard Deductible is \$1,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$500.

Optional deductible amounts are available under the RCBAP.

B. Federal Policy Fee

The following are the Federal Policy Fees for the RCBAP:

1 unit	- \$ 30.00 per policy
2-4 units	- \$ 60.00 per policy
5-10 units	- \$150.00 per policy
11-20 units	- \$330.00 per policy
21 or more	- \$630.00 per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

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

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

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

VIII. CANCELLATION OR ENDORSEMENT OF EXISTING UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and

- The premium refund will be calculated on a pro rata basis.

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

IX. APPLICATION FORM

The producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

A. Type of Building

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

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Form used to insure a condominium unit, or for a Condominium Association Policy, see the Application section of this manual.

B. Replacement Cost Value

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

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain

reasonable accuracy of the RCV for the building, the agent must update this information at least every 3 years.

C. Coverage

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

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

1. Building

Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits. The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of \$150,000.

The building Basic Limit amount of insurance for low-rise condominium buildings is \$50,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed \$250,000 (Regular Program limit) times the total number of units (residential and nonresidential) in the building.

2. Contents

Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic

Limits before any Additional Limits. Contents coverage is only for those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of \$20,000 may be filled in. For the Additional Limits, up to a total of \$80,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed \$100,000.

D. Rates and Fees

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.
2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the ICC premium.
5. Calculate the CRS discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50.00 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.15	1.08/.38	1.05/.04	1.05/.04	1.05/.19
With Basement	.90/.23	1.15/.82	1.27/.06	1.27/.06	SUBMIT FOR RATE
With Enclosure	.90/.15	1.15/.40	1.10/.04	1.10/.04	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.96/.60	1.23/1.52	1.26/.46	1.26/.46	SUBMIT FOR RATE
Enclosure and above	.96/.72	1.23/1.81	1.26/.53	1.26/.53	
Lowest floor only- above ground level	.96/.72	1.23/1.81	.99/.48	.99/.48	.92/.57
Lowest floor above ground level and higher floors	.96/.49	1.23/1.59	.99/.30	.99/.30	.92/.39
Above ground level more than 1 full floor	.35/.12	.47/.29	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS	
	NO BASEMENT/ENCLOSURE	WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	1.43/.04	1.28/.04
-1 ²	4.51/.14	2.54/.11
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
	+4	.38/.12	.38/.12	.38/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.50/.12	.38/.12	.38/.12	.35/.12
0	1.10/.12	.65/.12	.40/.12	.35/.12
-1 ²	3.07/.75	1.78/.58	.48/.12	.35/.12
-2	SUBMIT FOR RATE			

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

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

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

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ²	.34/.04	.34/.11
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.94/.06	.97/.20

POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.70/.05	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.22/.05	.87/.17	
+1	1.91/.12	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.61/.04	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	1.07/.05	.79/.15	
-1	4.29/.14	2.29/.67	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	5.57/1.06	2.87/1.00	NO ELEVATION CERTIFICATE

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

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

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

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

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

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

*****SUBMIT FOR RATING.**

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

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.05/.04
With Basement	1.27/.06
With Enclosure	1.10/.04

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.26/.46
Enclosure and above	1.26/.53
Lowest floor only- above ground level	.99/.48
Lowest floor above ground level and higher floors	.99/.25
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	1.05/.04	1.27/.04
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.50/.12	.38/.12	.38/.12	.35/.12
0	1.10/.12	.65/.12	.40/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

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

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 ³	2.23/.12	2.13/.12
-1 ⁴	6.54/.46	3.42/.35
-2	***	***

1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE--CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY--ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL--MORE THAN ONE FULL FLOOR
0 ³	3.31/.46	2.16/.51	1.22/.56	.55/.25
-1 ⁴	7.28/3.53	4.30/2.73	1.43/.56	.55/.25
-2	***	***	***	***

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

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

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

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

***SUBMIT FOR RATING.

REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION¹
UNNUMBERED V ZONE--ELEVATED BUILDINGS

SUBMIT FOR RATING

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

REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES ¹

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.38	.96/.72	.93/.98	1.23/1.81	.61/.17	.99/.30
	WITH BASEMENT	.75/.48	.96/.60	1.00/1.70	1.23/1.69	.66/.24	1.12/.38
	WITH ENCLOSURE	.75/.55	.96/.62	1.00/1.85	1.23/1.84	.66/.28	1.12/.44

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.61/.17	.99/.30	.85/.32	.92/.57
	WITH BASEMENT	.66/.24	1.12/.38	***	***
	WITH ENCLOSURE	.66/.28	1.12/.44		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) ²			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE ³		.19/.06		.34/.11	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.71/.17		.97/.20	

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

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for Rating.

³"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

⁴"Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***SUBMIT FOR RATING.

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

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.24/.08	.18/.08	.18/.08
+1	.43/.08	.25/.08	.19/.08
0	.89/.08	.58/.08	.45/.08
-1 ²	2.27/.76	1.91/.70	1.08/.47
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.50/.12	.38/.12	.38/.12	.35/.12
0	1.10/.12	.65/.12	.40/.12	.35/.12
-1 ²	3.07/.75	1.78/.58	.48/.12	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building or if the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

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

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.30/.10	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.80/.12	.86/.17	
+1	1.54/.59	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.24/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.58/.10	.79/.15	
-1	2.10/.74	1.93/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁵	2.66/1.27	2.79/1.00	NO ELEVATION CERTIFICATE

¹Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for Rating.

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁵For building without basement or enclosure, Elevation Certificate is optional.

*****SUBMIT FOR RATING.**

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

AR AND AR DUAL ZONES

**REGULAR PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.61/.17	.99/.30
WITH BASEMENT	.66/.24	1.12/.38
WITH ENCLOSURE	.66/.28	1.12/.44

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

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.24/.08	.19/.08	.18/.08
+1	.43/.08	.25/.08	.19/.08
0	.61/.17	.58/.08	.45/.08
-1 ⁴	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.50/.12	.38/.12	.38/.12	.35/.12
0	1.10/.12	.65/.12	.40/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

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

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 ³	2.01/.37	1.61/.37	1.39/.37
-1 ⁴	4.39/2.29	4.02/2.29	2.86/2.07
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	3.31/.46	2.16/.51	1.22/.56	.55/.25
-1 ⁴	7.28/3.53	4.30/2.73	1.43/.56	.55/.25
-2	***	***	***	.55/.25

**REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION²
UNNUMBERED V ZONE -- ELEVATED BUILDINGS**

SUBMIT FOR RATING

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

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

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

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

***SUBMIT FOR RATING.

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.50	.41
+3	.61	.42
+2	.80	.57
+1	1.16	.92
0	1.49	1.37
- 1	1.97	1.90
- 2	2.59	2.59
- 3	3.34	3.51
- 4 or lower	***	***

Rates above are only for elevated buildings. **Use *Specific Rating Guidelines* for non-elevated buildings.**

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

²Free of Obstruction—The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 (1) Insect screening, provided that no additional supports are required for the screening; or
 (2) Wooden or plastic lattice with at least 40 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.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

*****SUBMIT FOR RATING.** Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FEMA has approved the Application and established the risk premium for the building.

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

**Elevated Buildings With Obstruction³ Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site ⁴	Building Rate	Contents Rate
+4 or more	.91	.52
+3	1.01	.53
+2	1.20	.67
+1	1.52	1.02
0	1.85	1.47
-1 ⁵	2.29	2.00
-2 ⁵	2.91	2.68
-3 ⁵	3.66	3.60
-4 or lower ⁵	***	***

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

²Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

³With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

⁴Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁵For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*****SUBMIT FOR RATING.** Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FEMA has approved the Application and established the risk premium for the building.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

**TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
INCREASED COST OF COMPLIANCE (ICC) COVERAGE**

All Except Submit for Rate Policies¹

Premiums for \$30,000 ICC Coverage

FIRM ²	ZONE	PREMIUM
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 6
	AR, AR DUAL ZONES	\$ 6
	Post-'81 V1-V30, VE	\$20
	'75-'81 V1-V30, VE	\$35
	A99, B, C, X, D	\$ 6
Pre-FIRM	A, AE, A1-A30, AO, AH	\$75
	AR, AR DUAL ZONES	\$ 6
	V, VE, V1-V30	\$75
	A99, B, C, X, D	\$ 6

¹Use the ICC premium table contained in the *Specific Rating Guidelines*.

²Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES

Category One – Low-Rise Condominium Building-and-Contents Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	\$500 Ded.	\$1,000 Ded.	\$500 Ded.	\$1,000 Ded.	\$500 Ded.	\$1,000 Ded.
Building/Contents						
\$500/ \$500	1.000	1.125	1.000	1.025	1.000	1.015
\$1,000/\$1,000	.950	1.000	.965	1.000	.980	1.000
\$2,000/\$1,000	.900	.950	.930	.965	.960	.980
\$3,000/\$1,000	.850	.900	.900	.935	.940	.960
\$4,000/\$2,000	.800	.825	.850	.885	.910	.930
\$5,000/\$2,000	.760	.775	.810	.845	.890	.920
\$10,000/\$10,000	.625	.635	.650	.660	.825	.840
\$25,000/\$25,000	.525	.535	.550	.560	.725	.740

Category Two – Low-Rise Condominium Building-Only Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	\$500 Ded.	\$1,000 Ded.	\$500 Ded.	\$1,000 Ded.	\$500 Ded.	\$1,000 Ded.
\$500	1.000	1.125	1.000	1.025	1.000	1.015
\$1,000	.950	1.000	.965	1.000	.980	1.000
\$2,000	.885	.925	.925	.950	.950	.970
\$3,000	.825	.865	.875	.910	.920	.940
\$4,000	.775	.825	.825	.870	.900	.920
\$5,000	.725	.765	.800	.835	.880	.900
\$10,000	.620	.630	.640	.650	.815	.830
\$25,000	.520	.530	.540	.550	.715	.730

**Category Three – High-Rise Condominium Policies,
Building-and-Contents and Building-Only**

The deductible factors are multipliers,
and total deductible amounts are subject to a maximum dollar discount per annual premium.

BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	\$500 Deductible	\$1,000 Deductible	
\$500/ \$500	1.000	1.050	N/A
\$1,000/\$1,000	.980	1.000	\$ 56
\$2,000/\$2,000	.960	.980	\$ 111
\$3,000/\$3,000	.940	.960	\$ 166
\$4,000/\$4,000	.910	.930	\$ 221
\$5,000/\$5,000	.890	.920	\$ 276
\$10,000/\$10,000	.825	.840	\$ 501
\$25,000/\$25,000	.725	.740	\$1,001

BUILDING-ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	\$500 Deductible	\$1,000 Deductible	
\$500	1.000	1.100	N/A
\$1,000	.980	1.000	\$ 55
\$2,000	.950	.970	\$ 110
\$3,000	.920	.940	\$ 165
\$4,000	.900	.920	\$ 220
\$5,000	.880	.900	\$ 275
\$10,000	.815	.830	\$ 500
\$25,000	.715	.730	\$1,000

X. CONDOMINIUM RATING EXAMPLES

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CONDOMINIUM RATING EXAMPLE 1

PRE-FIRM, LOW-RISE, WITH ENCLOSURE, COINSURANCE PENALTY, ZONE A

Regular Program

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$2,000/\$1,000
- Deductible Factor: .980
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .75/.55 Contents: .96/.62

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	140,000	.75	1,050	0	.55	0	-21	140,000	1,029
CONTENTS	20,000	.96	192	80,000	.62	496	-14	100,000	674
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		1,703
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION:		
							<input type="checkbox"/> CREDIT CARD		
							<input type="checkbox"/> OTHER: _____		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							ICCP PREMIUM		75
							SUBTOTAL		1,778
							CRS PREMIUM DISCOUNT _____%		—
SIGNATURE OF INSURANCE AGENT/BROKER _____							SUBTOTAL		1,778
DATE(MM/DD/YY) _____							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		150
							TOTAL PREPAID AMOUNT		1,928

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,050 / Contents: \$688
2. Apply Deductible Factor: Building: .980 x \$1,050 = \$1,029 / Contents: .980 x \$688 = \$674
3. Premium Reduction: Building: \$1,050 - \$1,029 = \$21 / Contents: \$688 - \$674 = \$14
4. Subtotal: \$1,703
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,778
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$150
10. Total Prepaid Amount: \$1,928

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) = (\text{Limit of Recovery}) - \text{Less Deductible}$$

$$\frac{140,000}{480,000} \times 100,000 = 29,167 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$480,000 was not met.)

CONDOMINIUM RATING EXAMPLE 2

PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

Regular Program

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$500/\$500
- Deductible Factor: 1.015
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .70/.38 Contents: .96/.72

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	300,000	.70	2,100	180,000	.38	684	+42	480,000	2,826	
CONTENTS	20,000	.96	192	30,000	.72	216	+6	50,000	414	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		3,240		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION:		ICC PREMIUM		75
						<input type="checkbox"/> CREDIT CARD		SUBTOTAL		3,315
						<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT _____%		—
								SUBTOTAL		3,315
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—		
						FEDERAL POLICY FEE		150		
						TOTAL PREPAID AMOUNT		3,465		
SIGNATURE OF INSURANCE AGENT/BROKER						DATE (MM/DD/YY)				

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,784 / Contents: \$408
2. Apply Deductible Factor: Building: 1.015 x \$2,784 = \$2,826 / Contents: 1.015 x \$408 = \$414
3. Premium Increase: Building: \$2,826 - \$2,784 = \$42 / Contents: \$414 - \$408 = \$6
4. Subtotal: \$3,240
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$3,315
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$150
10. Total Prepaid Amount: \$3,465

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 3

POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE

Regular Program

- Building Coverage: \$750,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: \$896,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .25/.08 Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	700,000	.25	1,750	50,000	.08	40	0	750,000	1,790	
CONTENTS	20,000	.38	76	80,000	.12	96	0	100,000	172	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,962 ICC PREMIUM 6 SUBTOTAL 1,968 CRS PREMIUM DISCOUNT _____% SUBTOTAL 1,968	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE — FEDERAL POLICY FEE 330		TOTAL PREPAID AMOUNT 2,298	
SIGNATURE OF INSURANCE AGENT/BROKER					DATE (MM/DD/YY)					

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,790 / Contents: \$172
2. Apply Deductible Factor: Building: 1.000 x \$1,790 = \$1,790 / Contents: 1.000 x \$172 = \$172
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$1,962
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,968
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$330
10. Total Prepaid Amount: \$2,298

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) - (\text{Limit of Recovery}) - (\text{Less Deductible})$$

$$\frac{750,000}{896,000} \times 300,000 = 251,116 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$896,000 was not met.)

CONDOMINIUM RATING EXAMPLE 4

POST-FIRM, LOW-RISE, STANDARD DEDUCTIBLE, ZONE AE

Regular Program

- Building Coverage: \$600,000
- Contents Coverage: \$15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .18/.08 Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	300,000	.18	540	300,000	.08	240	0	600,000	780	
CONTENTS	15,000	.38	57	0	.12		0	15,000	57	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		837		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION:		ICC PREMIUM		6
						<input type="checkbox"/> CREDIT CARD		SUBTOTAL		843
						<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT _____%		—
								SUBTOTAL		843
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—		
						FEDERAL POLICY FEE		150		
						TOTAL PREPAID AMOUNT		993		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____				

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$780 / Contents: \$57
2. Apply Deductible Factor: Building: 1.000 x \$780 = \$780 / Contents: 1.000 x \$57 = \$57
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$837
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$843
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$150
10. Total Prepaid Amount: \$993

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 5

PRE-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, COINSURANCE PENALTY, ZONE A

Regular Program

- Building Coverage: \$1,110,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$1,200,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .85/.15 Contents: .96/.49

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	150,000	.85	1,275	960,000	.15	1,440	0	1,110,000	2,715
CONTENTS	20,000	.96	192	80,000	.49	392	0	100,000	584
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		3,299
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION:		75
							<input type="checkbox"/> CREDIT CARD		3,374
							<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT <u>25%</u> -844
							SUBTOTAL		2,530
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		630
							TOTAL PREPAID AMOUNT		3,160
SIGNATURE OF INSURANCE AGENT/BROKER					DATE (MM/DD/YY)				

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,715 / Contents: \$584
2. Apply Deductible Factor: Building: 1.000 x \$2,715 = \$1,225 / Contents: 1.000 x \$584 = \$584
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$3,299
5. Add ICC Premium: \$75
6. Subtract CRS Discount: - \$844 (25%)
7. Subtotal: \$2,530
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$630
10. Total Prepaid Amount: \$3,160

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

(Insurance Carried) 1,110,000 x (Amount of Loss) 200,000 = (Limit of Recovery) 185,000 - Less Deductible
 (Insurance Required) 1,200,000

(Coinsurance Penalty applies because minimum insurance amount of \$1,200,000 was not met.)

CONDOMINIUM RATING EXAMPLE 7

POST-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, ZONE AE

Regular Program

- Building Coverage: \$12,000,000
- Contents Coverage: \$15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: \$12,000,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:

Building: 1.43/.04 Contents: .65/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	150,000	1.43	2,145	11,850,000	.04	4,740	0	12,000,000	6,885	
CONTENTS	15,000	.65	98	0	.12	0	0	15,000	98	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		6,983	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION:		ICC PREMIUM	6
							<input type="checkbox"/> CREDIT CARD		SUBTOTAL	6,989
							<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT _5%	-349
									SUBTOTAL	6,640
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		630	
							TOTAL PREPAID AMOUNT		7,270	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$6,885 / Contents: \$98
2. Apply Deductible Factor: Building: 1.000 x \$6,885 = \$6,885 / Contents: 1.000 x \$98 = \$98
3. Premium Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$6,983
5. Add ICC Premium: \$6
6. Subtract CRS Discount: - \$349 (5%)
7. Subtotal: \$6,640
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$630
10. Total Prepaid Amount: \$7,270

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 8

PRE-FIRM, HIGH-RISE, ENCLOSURE, MAXIMUM DISCOUNT, COINSURANCE PENALTY, ZONE AE

Regular Program

- Building Coverage: \$4,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: .980 (Maximum Total Discount of \$111 applies)
- Replacement Cost: \$18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$14,400,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .90/.15 Contents: .96/.72

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	150,000	.90	1,350	3,850,000	.15	5,775	-111	4,000,000	7,014	
CONTENTS	20,000	.96	192	80,000	.72	576	0	100,000	768	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		7,782		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING								PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ICC PREMIUM
						SUBTOTAL				7,857
						CRS PREMIUM DISCOUNT _____%				
						SUBTOTAL		7,857		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE				
						FEDERAL POLICY FEE		630		
						TOTAL PREPAID AMOUNT		8,487		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____				

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$7,125 / Contents: \$768
2. Apply Deductible Factor: Building: .980 x \$7,125 = \$6,983 / Contents: .980 x \$768 = \$753
3. Premium Reduction: Building: \$111 (maximum discount since \$7,125 - \$6,983 = \$142 exceeds the maximum) / Contents: \$0
4. Subtotal: \$7,782
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$7,857
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$630
10. Total Prepaid Amount: \$8,487

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ 4,000,000}{(\text{Insurance Required}) \ 14,400,000} \times (\text{Amount of Loss}) \ 1,000,000 = (\text{Limit of Recovery}) \ 277,778 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$14,400,000 was not met.)

LOWEST FLOOR GUIDE

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

I. LOWEST FLOOR DETERMINATION

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

A. Non-Elevated Buildings

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

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

B. Elevated Buildings in A Zones

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

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

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

1. Enclosures with Openings

An elevated building with an enclosure below the elevated floor with proper

openings (flood vents) in the enclosure can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper openings in the enclosure, the application should indicate "No" for enclosure.) This rule applies to buildings in Zones A, A1-A30, AE, AO, AH, AR, and AR Dual.

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

2. Alternative to the Openings Requirement Above

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

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

or

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

3. Crawl Spaces

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

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

C. Elevated Buildings in V Zones

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

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

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

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

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

II. USE OF ELEVATION CERTIFICATE

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

A. Mandatory Use of Elevation Certificate

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

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

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

B. Optional Rating Using the Elevation Certificate

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

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

SPECIAL CERTIFICATIONS

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

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

I. NFIP ELEVATION CERTIFICATE

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

The new EC form and instructions (shown on pages CERT 9-24) will be phased in on a voluntary basis until December 31, 2006. Elevations certified on or after January 1, 2007, must be submitted on the new form and must include at least two photographs.

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

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

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

- All Post-FIRM structures

The EC is to be completed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when it is required for Zones A1-A30, AE, AH, A (with Base Flood Elevations [BFEs]), V1-V30, VE, and V (with BFEs). Community officials who are authorized by local law or ordinance to provide floodplain management information

may also complete this form. For Zones AO and A (without BFEs), a building official, a property owner, or an owner's representative may also provide the information on this certification. Building elevation information may be available through the community official if the community is a CRS participating community.

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

- Pre-FIRM structures rated under Post-FIRM rates

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

- AR and AR Dual Zones

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

Detailed instructions for completion are provided with the EC.

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

II. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS

Section A – Property [Owner] Information

- Section A of the EC includes the building use. This information is helpful in validating the data collected by the insurance agent, and the Flood Insurance Application information.

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

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

Section B – Flood Insurance Rate Map (FIRM) Information

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

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

NOTE: Refer to the Coastal Barrier Resources System section of this manual for flood insurance coverage eligibility.

Section C – Building Elevation Information (Survey Required)

Responsibilities for building elevation information are as follows.

- The surveyor, engineer, or architect is required to provide a number of elevations based on the building type selected.

- From the elevations gathered, the insurance agent is required to determine the lowest floor for rating flood insurance.

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

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

The surveyor, engineer, or architect may not be able to gain access to some crawl spaces to shoot the elevation of the crawl space floor. In this instance, Item C2.a on the new EC (C3.a on the old EC) may be left blank and the estimated measurements entered in the Comments area of Section D.

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

Section D – Surveyor, Engineer, or Architect Certification

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

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

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

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

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

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

Section G – Community Information (Optional)

The local official who is authorized by law or ordinance to administer the community’s floodplain management ordinance may transfer elevation information found on existing documentation (i.e., an older elevation certification form, or surveyor letterhead) to Section C of the EC. The local official must then certify this information by fully completing Section G. A statement advising FEMA of this transfer of information must be made in the comment section of the newer EC. Section G may also be used to certify Item E4.

III. FLOODPROOFING CERTIFICATE

A. Purpose and Eligibility

- In certain circumstances, floodproofing may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE); however, a floodproofing design certification is required. Certified floodproofing may result in lower rates.
- Non-residential buildings in any community, in all locations except in V-Zones, may be floodproofed in lieu of elevating.
- Residential buildings may be floodproofed only if they have basements, are located in Zones A1-A30, AE, AR, AR Dual, AO, and AH, and only if they are located in communities specifically approved and authorized by FEMA. A current list of approved communities appears on page CERT 4.
- The allowable methods of floodproofing for non-residential buildings differ from those allowed for residential buildings. The specific requirements should be available from the local government.

B. Specifications

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

C. Rating

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

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

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

D. Certification

- Residential Buildings (With Basements)

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

- Non-residential Buildings

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

APPROVED COMMUNITIES FOR RESIDENTIAL BASEMENT FLOODPROOFING RATING CREDIT

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

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

² The date the community adopted floodproofing ordinances.

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

PAPERWORK BURDEN DISCLOSURE NOTICE

FEMA Form 81-78

Public reporting burden for this form is estimated to average 3.35 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0033). **NOTE: Do not send your completed form to this address.**

FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES

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

BUILDING OWNER'S NAME

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

OTHER DESCRIPTION (Lot and Block Numbers, etc.)

CITY

FOR INSURANCE COMPANY USE

POLICY NUMBER

COMPANY NAIC NUMBER

STATE ZIP CODE

SECTION I FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM:

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM INDEX	FIRM ZONE	BASE FLOOD ELEVATION (In AO Zones, Use Depth)

SECTION II FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)

Floodproofing Design Elevation Information:

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

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

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

SECTION III CERTIFICATION (By Registered Professional Engineer or Architect)

Non-Residential Floodproofed Construction Certification:

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

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

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

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

CERTIFIER'S NAME LICENSE NUMBER (or Affix Seal)

TITLE COMPANY NAME

ADDRESS CITY STATE ZIP CODE

SIGNATURE DATE PHONE

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

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

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

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

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

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



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

NEW EDITION

Voluntary-Use Date: February 13, 2006

Mandatory-Use Date: January 1, 2007

NATIONAL FLOOD INSURANCE PROGRAM ELEVATION CERTIFICATE

PAPERWORK REDUCTION ACT NOTICE

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

PURPOSE OF THE ELEVATION CERTIFICATE

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

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

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

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

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

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

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

SECTION A - PROPERTY INFORMATION			For Insurance Company Use:
A1. Building Owner's Name			Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Company NAIC Number
City	State	ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____			
A5. Latitude/Longitude: Lat. _____ Long. _____		Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.			
A7. Building Diagram Number _____			
A8. For a building with a crawl space or enclosure(s), provide:		A9. For a building with an attached garage, provide:	
a) Square footage of crawl space or enclosure(s) _____ sq ft		a) Square footage of attached garage _____ sq ft	
b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade _____		b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade _____	
c) Total net area of flood openings in A8.b _____ sq in		c) Total net area of flood openings in A9.b _____ sq in	

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

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

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

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

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

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

Comments

Signature

Date

Check here if attachments

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

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

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

- a) Top of bottom floor (including basement, crawl space, or enclosure) is _____ feet meters above or below the HAG.
 b) Top of bottom floor (including basement, crawl space, or enclosure) is _____ feet meters above or below the LAG.

E2. For Building Diagrams 6-8 with permanent flood openings provided in Section A Items 8 and/or 9 (see page 8 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ feet meters above or below the HAG.

E3. Attached garage (top of slab) is _____ feet meters above or below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is _____ feet meters above or below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

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

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

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

Address

City

State

ZIP Code

Signature

Date

Telephone

Comments

Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

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

G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

G3. The following information (Items G4.-G9.) is provided for community floodplain management purposes.

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

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

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

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

Local Official's Name

Title

Community Name

Telephone

Signature

Date

Comments

Check here if attachments

Building Photographs

See Instructions for Item A6.

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

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



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Building Photographs

Continuation Page

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

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



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INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

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

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

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

SECTION A – PROPERTY INFORMATION

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

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

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

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

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

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

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

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

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

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

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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

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

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

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

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

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

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

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

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

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

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

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

Item B11. Indicate the elevation datum to which the elevations on the applicable FIRM are referenced as shown on the map legend. The vertical datum is shown in the Map Legend and/or the Notes to Users on the FIRM.

Item B12. Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). (OPAs are portions of coastal barriers that are owned by Federal, State, or local governments or by certain non-profit organizations and used primarily for natural resources protection.) Federal flood insurance is prohibited in designated CBRS areas or OPAs for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS or OPA designation. For the first CBRS designations, that date is October 1, 1983. An information sheet explaining CBRS areas and OPAs may be obtained on FEMA's web site at http://www.fema.gov/flm/fmc_cbars.shtm.

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

Complete Section C if the building is located in any of Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO, or if this certificate is being used to support a request for a LOMA or LOMR-F. If the building is located in Zone AO or Zone A (without BFE), complete Section E instead. To ensure that all required elevations are obtained, it may be necessary to enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or machinery and equipment).

Surveyors may not be able to gain access to some crawl spaces to shoot the elevation of the crawl space floor. If access to the crawl space is limited or cannot be gained, follow one of these procedures.

- Use a yardstick or tape measure to measure the height from the floor of the crawl space to the "next higher floor," and then subtract the crawl space height from the elevation of the "next higher floor." If there is no access to the crawl space, use the exterior grade next to the structure to measure the height of the crawl space to the "next higher floor."
- Contact the local floodplain administrator of the community in which the building is located. The community may have documentation of the elevation of the crawl space floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawl space floor to the next higher floor, try to verify this by looking inside the crawl space through any openings or vents.

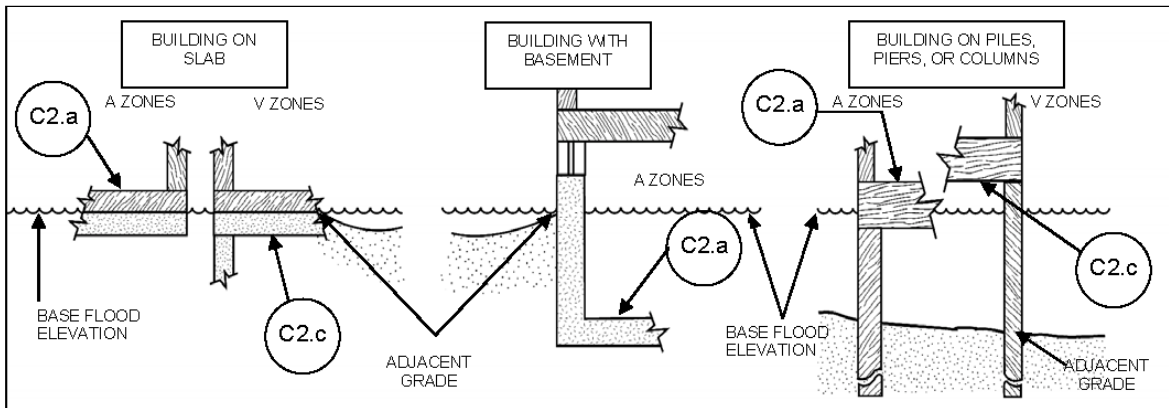
In all three cases, provide the elevation in the Comments area of Section D on the back of the form and a brief description of how the elevation was obtained.

Item C1. Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first two choices, a post-construction Elevation Certificate will be required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a-g. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

Item C2. A field survey is required for Items C2.a-g. Provide the benchmark utilized, the vertical datum for that benchmark, and any datum conversion necessary. Most control networks will assign a unique identifier for each benchmark. For example, the National Geodetic Survey uses the Permanent Identifier (PID). For the benchmark utilized, provide the PID or other

unique identifier assigned by the maintainer of the benchmark. Also provide the vertical datum for the benchmark elevation. Show the conversion from the field survey datum used if it differs from the datum used for the BFE entered in Item B9 and indicate the conversion software used. All elevations for the certificate, including the elevations for Items C2.a-g, must be referenced to the datum on which the BFE is based. Show the datum conversion, if applicable, in this section or in the Comments area of Section D. For property experiencing ground subsidence, the most recent reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C2.a-g to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Items C2.a-d Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item A7.) in Items C2.a-c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C2.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C2.c. If the flood zone cannot be determined, enter elevations for all of Items C2.a-g. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings elevated on a crawl space, Diagram 8, enter the elevation of the top of the crawl space floor in Item C2.a, whether or not the crawl space has permanent flood openings (flood vents). *If any item does not apply to the building, enter "N/A" for not applicable.*



Item C2.e Enter the lowest platform elevation of at least one of the following machinery and equipment items: elevators and their associated equipment, furnaces, hot water heaters, heat pumps, and air conditioners in an attached garage or enclosure or on an open utility platform that provides utility services for the building. Note that elevations for these specific machinery and equipment items are required in order to rate the building for flood insurance. Local floodplain management officials are required to ensure that all machinery and equipment servicing the building are protected from flooding. Thus, local officials may require that elevation information for all machinery and equipment, including ductwork, be documented on the Elevation Certificate. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter "N/A" for not applicable.*

Items C2.f-g Adjacent grade is defined as the elevation of the ground, sidewalk, patio slab, or deck support immediately next to the building. If the certificate is to be used to support a request for a LOMA or LOMR-F, provide in the Comments area the lowest adjacent grade elevation measured at the deck support or stairs if that elevation is lower than the building's lowest adjacent grade. For Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

Complete as indicated. This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Place your license number, your seal (as allowed by the State licensing board), your signature, and the date in the box in Section D. You are certifying that the information on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable

by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D, on the back of the certificate, to provide datum, elevation, or other relevant information not specified on the front.

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

Complete Section E if the building is located in Zone AO or Zone A (without BFE). Otherwise, complete Section C instead. Explain in the Section F Comments area if the measurement provided under Items E1.- E4. is based on the "natural grade."

Items E1.a and b Enter in Item E1.a the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG). Enter in Item E1.b the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the lowest adjacent grade (LAG). For buildings in Zone AO, the community's floodplain management ordinance requires the lowest floor of the building be elevated above the highest adjacent grade at least as high as the depth number on the FIRM. Buildings in Zone A (without BFE) may qualify for a lower insurance rate if an engineered BFE is developed at the site.

Item E2. For Building Diagrams 6-8 with permanent flood openings (see page 8), enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the next higher floor or elevated floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG).

Item E3. Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, for the top of attached garage slab. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) *If this item does not apply to the building, enter "N/A" for not applicable.*

Item E4. Enter the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico), in relation to the highest adjacent grade next to the building, of the platform elevation that supports the machinery and/or equipment servicing the building. Indicate machinery/equipment type in the Comments area of Section F. *If this item does not apply to the building, enter "N/A" for not applicable.*

Item E5. For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community's floodplain management ordinance.

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

Complete as indicated. This section is provided for certification of measurements taken by a property owner or property owner's representative when responding to Sections A, B, and E. The address entered in this section must be the actual mailing address of the property owner or property owner's representative who provided the information on the certificate.

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Section C may be filled in by the local official as provided in the instructions below for Item G1. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

Check **Item G1.** if Section C is completed with elevation data from other documentation, including elevations obtained from the Community Rating System Elevation Software, that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by law to certify elevation information, and you performed the actual survey for a building in Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/A1-A30, AR/AE, AR/AH, or AR/AO, you must also complete Section D.

Check **Item G2.** if information is entered in Section E by the community for a building in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

Check **Item G3**, if the information in Items G4.-G9, has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G4.-G9, provide a way to document these determinations.

Item G4. Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

Item G5. Date Permit Issued. Enter the date the permit was issued for the building.

Item G6. Date Certificate of Compliance/Occupancy Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

Item G7. New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement. The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

Item G8. As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

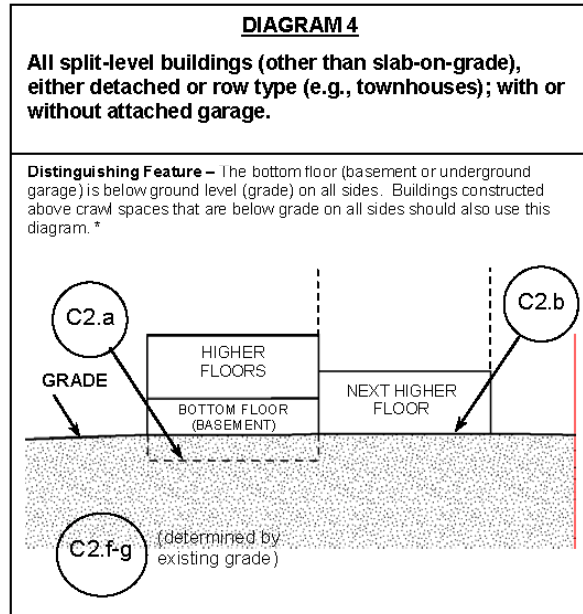
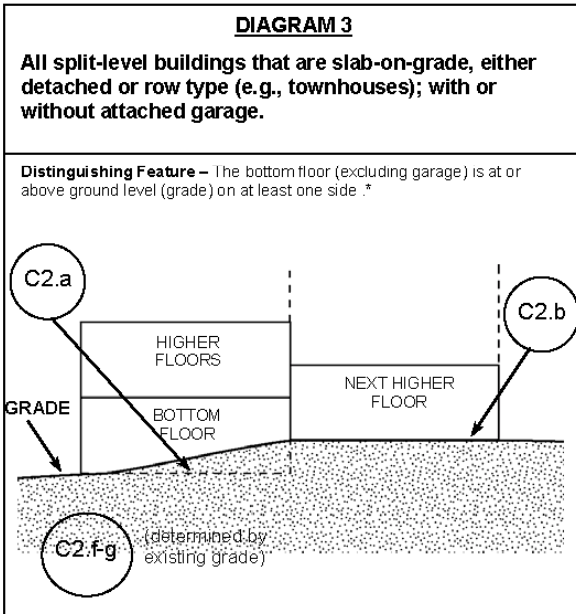
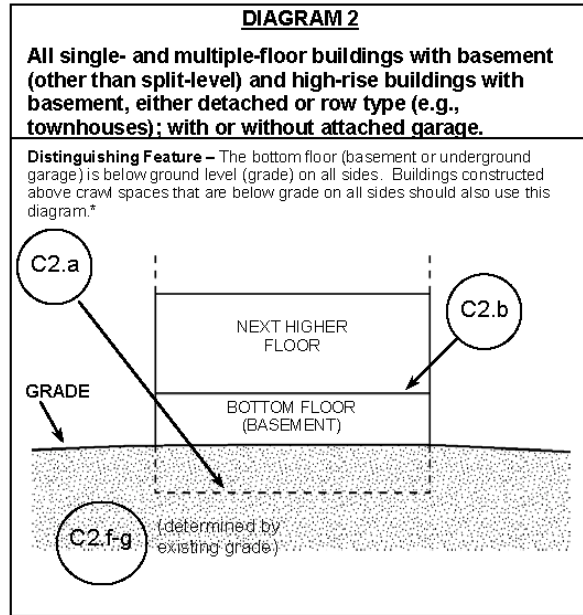
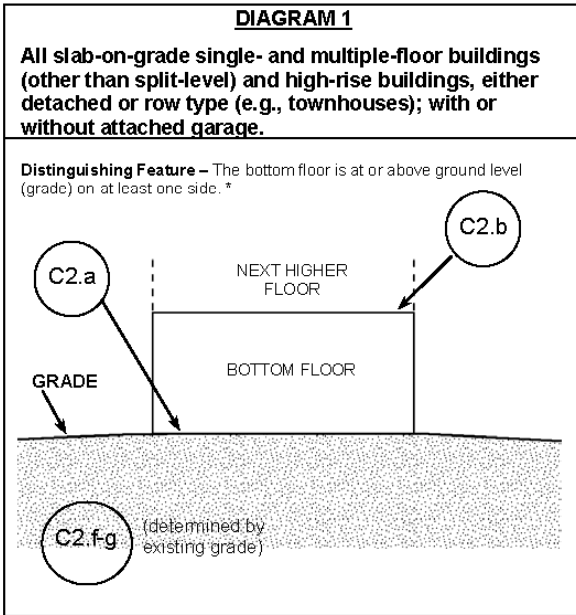
Item G9. BFE. Using the appropriate FIRM panel, FIS Profile, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

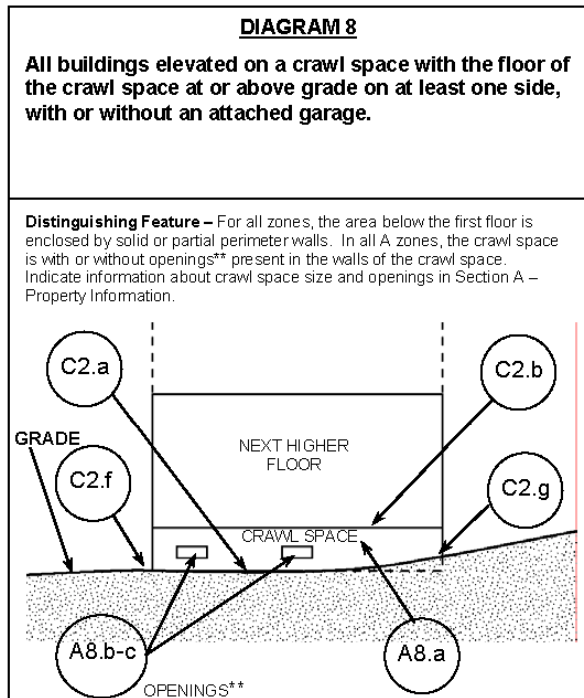
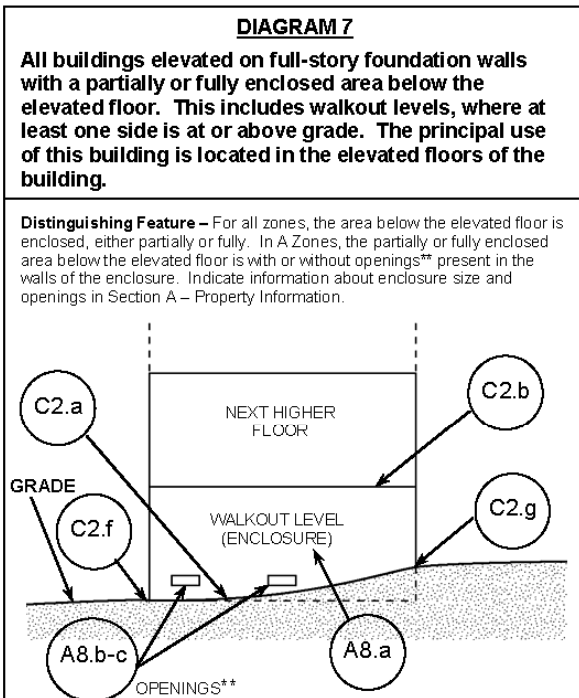
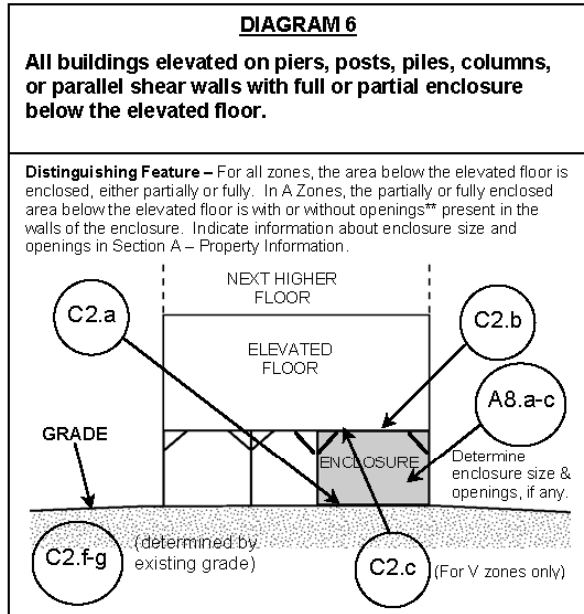
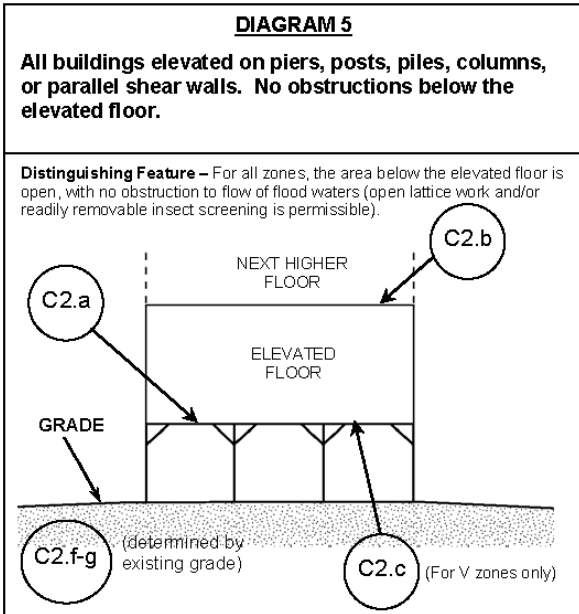
BUILDING DIAGRAMS

The following eight diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item A7., the square footage of crawl space or enclosure(s) and the area of flood openings in square inches in Items A8.a-c, the square footage of attached garage and the area of flood openings in square inches in Items A9.a-c, and the elevations in Items C2.a-g.

In A zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, the floor elevation is taken at the bottom of the lowest horizontal structural member (see drawing in instructions for Section C).



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



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



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

OLD EDITION

NATIONAL FLOOD INSURANCE PROGRAM ELEVATION CERTIFICATE

PAPERWORK BURDEN DISCLOSURE NOTICE

FEMA Form 81-31

The public reporting burden for this form is estimated to be 3.0 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing, reviewing, and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number appears in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing this burden to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (3067-0077). NOTE: Please do not send your completed form to the above address.

PURPOSE OF THE ELEVATION CERTIFICATE

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

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

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

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

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

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No. 3067-0077
Expires December 31, 2005

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1 - 7.

SECTION A - PROPERTY OWNER INFORMATION			For Insurance Company Use:
BUILDING OWNER'S NAME		Policy Number	
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.		Company NAIC Number	
CITY	STATE	ZIP CODE	
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)			
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use a Comments area, if necessary.)			
LATITUDE/LONGITUDE (OPTIONAL) (##° - ##' - ##.###" or ##.#####")		HORIZONTAL DATUM: SOURCE: <input type="checkbox"/> GPS (Type): _____ <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983 <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other _____	

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER		B2. COUNTY NAME		B3. STATE	
B4. MAP AND PANEL NUMBER	B5. SUFFIX	B6. FIRM INDEX DATE	B7. FIRM PANEL EFFECTIVE/REVISED DATE	B8. FLOOD ZONE(S)	B9. BASE FLOOD ELEVATION(S) (Zone AO, use depth of flooding)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9. <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe): _____					
B11. Indicate the elevation datum used for the BFE in B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe): _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____					

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)	
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.	
C2. Building Diagram Number ____ (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)	
C3. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO Complete Items C3.a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion. Datum _____ Conversion/Comments _____ Elevation reference mark used _____ Does the elevation reference mark used appear on the FIRM? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> a) Top of bottom floor (including basement or enclosure) _____ ft.(m) <input type="checkbox"/> b) Top of next higher floor _____ ft.(m) <input type="checkbox"/> c) Bottom of lowest horizontal structural member (V zones only) _____ ft.(m) <input type="checkbox"/> d) Attached garage (top of slab) _____ ft.(m) <input type="checkbox"/> e) Lowest elevation of machinery and/or equipment servicing the building (Describe in a Comments area.) _____ ft.(m) <input type="checkbox"/> f) Lowest adjacent (finished) grade (LAG) _____ ft.(m) <input type="checkbox"/> g) Highest adjacent (finished) grade (HAG) _____ ft.(m) <input type="checkbox"/> h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade _____ <input type="checkbox"/> i) Total area of all permanent openings (flood vents) in C3.h _____ sq. in. (sq. cm)	License Number, Embossed Seal, Signature, and Date

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION			
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information in Sections A, B, and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.			
CERTIFIER'S NAME		LICENSE NUMBER	
TITLE	COMPANY NAME		
ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE	DATE	TELEPHONE	

IMPORTANT: In these spaces, copy the corresponding information from Section A.			For Insurance Company Use:
BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.			Policy Number
CITY	STATE	ZIP CODE	Company NAIC Number

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

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

COMMENTS

|_| Check here if attachments

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

For Zone AO and Zone A (without BFE), complete Items E1. through E5. If the Elevation Certificate is intended for use as supporting information for a LOMA or LOMR-F, Section C must be completed.

- E1. Building Diagram Number _____ (Select the building diagram most similar to the building for which this certificate is being completed – see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)
- E2. The top of the bottom floor (including basement or enclosure) of the building is |_|_| ft. (m) |_|_| in. (cm) |_| above or |_| below (check one) the highest adjacent grade. (Use natural grade, if available.)
- E3. For Building Diagrams 6-8 with openings (see page 7), the next higher floor or elevated floor (elevation b) of the building is |_|_| ft. (m) |_|_| in. (cm) above the highest adjacent grade. Complete Items C3.h and C3.i on front of form.
- E4. The top of the platform of machinery and/or equipment servicing the building is |_|_| ft. (m) |_|_| in. (cm) |_| above or |_| below (check one) the highest adjacent grade. (Use natural grade, if available.)
- E5. For Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? |_| Yes |_| No |_| Unknown. The local official must certify this information in Section G.

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

The property owner or owner's authorized representative who completes Sections A, B, C (Items C3.h and C3.i only), and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. *The statements in Sections A, B, C, and E are correct to the best of my knowledge.*

PROPERTY OWNER'S OR OWNER'S AUTHORIZED REPRESENTATIVE'S NAME

ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE	DATE	TELEPHONE	
COMMENTS			

|_| Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

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

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

G4. PERMIT NUMBER	G5. DATE PERMIT ISSUED	G6. DATE CERTIFICATE OF COMPLIANCE/OCCUPANCY ISSUED
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G7. This permit has been issued for: |_| New Construction |_| Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building is: _____ . ____ ft. (m) Datum: _____

G9. BFE or (in Zone AO) depth of flooding at the building site is: _____ . ____ ft. (m) Datum: _____

LOCAL OFFICIAL'S NAME	TITLE
COMMUNITY NAME	TELEPHONE
SIGNATURE	DATE
COMMENTS	

|_| Check here if attachments

INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

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

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

SECTION A - PROPERTY OWNER INFORMATION

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

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

If latitude and longitude data are available, enter them in degrees, minutes, and seconds, or in decimal degrees, taken at the center of the front of the building. Enter arc seconds to two decimal places. Indicate the horizontal datum and the source of the measurement data (for example, taken with GPS, scaled from a USGS Quad Map, etc.).

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

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

The information for Section B is obtained by reviewing the FIRM panel that includes the building's location. Information about the current FIRM and a pamphlet titled "Guide to Flood Maps" are available from the Federal Emergency Management Agency (FEMA) website at <http://www.fema.gov> or by calling 1-800-427-4661. If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR-F) has been issued by FEMA, please provide the letter date and case number in the Comments area of Section D or Section G, as appropriate.

Item B1. NFIP Community Name & Community Number. Enter the complete name of the community in which the building is located and the associated 6-digit community number. For a building that is in an area that has been annexed by one community but is shown on another community's FIRM, enter the community name and 6-digit number of the annexing community. For a newly incorporated community, use the name and 6-digit number of the new community. Under the NFIP, a "community" is any State or area or political subdivision thereof, or any Indian tribe or authorized native organization, that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the NFIP *Community Status Book*, available on FEMA's website at <http://www.fema.gov> or by calling 1-800-427-4661.

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

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

Item B4. Map and Panel Number. Enter the 10-digit number shown on the FIRM panel where the building or manufactured (mobile) home is located. The first six digits will not match the NFIP community number: 1) when the sixth digit is a “C,” in which case the FIRM panel is in a countywide format; or 2) when one community has annexed land from another community but the FIRM panel has not been updated to reflect this annexation. If the sixth digit is a “C,” it is followed by a four-digit map number. For maps not in countywide format, enter the “community panel number” shown on the FIRM.

Item B5. Suffix. Enter the suffix letter shown on the FIRM panel that includes the building’s location.

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

Item B7. FIRM Panel Effective/Revised Date. Enter the map effective date or the map revised date shown on the FIRM panel. This will be the latest of all dates shown on the map. The current FIRM panel effective date can be determined by calling 1-800-427-4661.

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

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

Item B10. Indicate the source of the BFE that you entered in Item B9.

Item B11. Indicate the elevation datum to which the elevations on the applicable FIRM are referenced.

Item B12. Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). Federal flood insurance is prohibited in designated CBRS areas for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS designation. An information sheet explaining CBRS areas may be obtained on FEMA’s website at <http://www.fema.gov> or by calling 1-800-427-4661.

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

Complete Section C if the building is located in any of Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO, or if this certificate is being used to support a LOMA or LOMR-F. If the building is located in Zone AO or Zone A (without BFE), complete Section E instead. To ensure that all required elevations are obtained, it may be necessary to enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or machinery and equipment).

Surveyors may not be able to gain access to some crawl spaces to shoot the elevation of the crawl space floor. If access to the crawl space cannot be gained, use the following guidance:

- Use a yardstick or tape measure to measure the floor height to the “next higher floor,” and then subtract the crawl space height from the elevation of the “next higher floor.”
- Contact the local floodplain administrator of the community that the building is located in. The community may have documentation of the elevation of the crawl space floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawl space floor to the next higher floor, try to verify this by looking inside the crawl space through any openings or vents.

In all three cases, provide the elevation in the Comments area and a brief description of how the elevation was obtained.

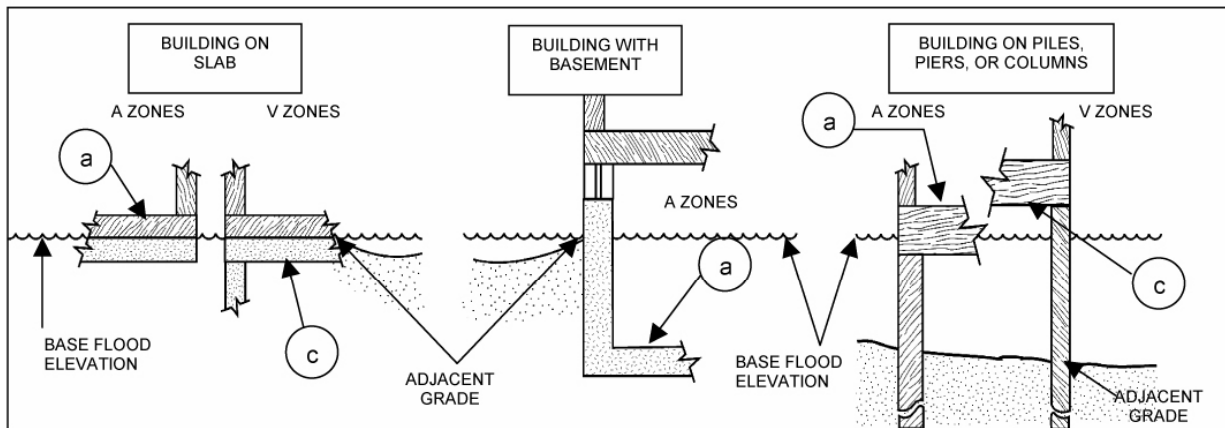
Item C1. Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first two choices, a post-construction Elevation Certificate will be

required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C3.a-g. Use the Comments area to provide elevations obtained from the construction plans or drawings. Select “finished construction” only when all machinery and/or equipment—furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment—have been installed and the grading around the building is completed.

Item C2. Select the diagram on pages 6 and 7 that best represents the building. Then enter the diagram number and use the diagram to identify and determine the appropriate elevations requested in Items C3.a-g. If you are unsure of the correct diagram, select the diagram that most closely resembles the building being certified, or provide a sketch or photograph of the building and enter all elevations in Items C3.a-g.

Item C3. Indicate whether the elevation reference mark (benchmark) used during the field survey is an elevation mark on the FIRM. If it is not, indicate the source and datum for the elevation. Vertical control benchmarks other than those shown on the FIRM are acceptable for elevation determinations. Show the conversion from the field survey datum used to the datum used for the BFE(s) entered in Item B9. All elevations for the certificate must be referenced to the datum on which the BFE is based. Show the datum conversion, if applicable, in this section or in the Comments area of Section D. For property experiencing ground subsidence, the most recently adjusted reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted. Enter elevations in Items C3.a-g to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Items C3.a-d. Enter the building elevations (excluding the attached garage) indicated by the selected building diagram (Item C2.) in Items C3.a-c. If there is an attached garage, enter the elevation for top of attached garage slab in Item C3.d. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) If the building is located in a V zone on the FIRM, complete Item C3.c. If the flood zone cannot be determined, enter elevations for all of Items C3.a-g. For buildings in A zones, elevations a, b, d, and e should be measured at the top of the floor. For buildings in V zones, elevation c must be measured at the bottom of the lowest horizontal structural member of the floor (see drawing below). For buildings elevated on a crawl space, Diagram 8, enter the elevation of the top of the crawl space floor in Item C3.a, whether or not the crawl space has openings (flood vents). *If any item does not apply to the building, enter “N/A” for not applicable.*



Item C3.e. Enter the lowest elevation of machinery and/or equipment—furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment—in an attached garage or enclosure or on an open utility platform that provides utility services for the building. If the machinery and/or equipment is mounted to a wall, pile, etc., enter the platform elevation of the machinery and/or equipment. Indicate machinery/equipment type in the Comments area of Section D or Section G, as appropriate. *If this item does not apply to the building, enter “N/A” for not applicable.*

Items C3.f-g. Adjacent grade is defined as the elevation of the ground, sidewalk, patio slab, or deck support immediately next to the building. If the certificate is to be used for a LOMA or LOMR-F, provide in the Comments area the lowest adjacent grade elevation measured at the deck support or stairs if that elevation is lower than the building's lowest adjacent grade. For

Zone AO, use the natural grade elevation, if available. This measurement must be to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico) if this certificate is being used to support a request for a LOMA or LOMR-F.

Items C3.h-i. Enter the number of permanent openings (flood vents) in the walls supporting the building, including the attached garage, that are no higher than 1.0 foot above the adjacent grade. Determine the total area of all such openings in square inches (square cm, in Puerto Rico), and enter the total in Item C3.i. If the building has no permanent openings (flood vents) within 1.0 foot above adjacent grade, enter “0” (zero) for each of Items C3.h and C3.i. Enter in the Comments area whether the openings are on the foundation walls of the building and/or on the walls of the garage.

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

Complete as indicated. This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by law to certify elevation information. Place embossed seal and signature in the box next to elevations in Section C. A flat stamp is acceptable only in states that do not authorize use of an embossed seal over the signature of a professional. You are certifying that the information in Sections A, B, and C on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D, on the back of the certificate, to provide datum, elevation, or other relevant information not specified on the front.

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

Complete Section E if the building is located in Zone AO or Zone A (without BFE). Otherwise, complete Section C instead.

Item E1. Select the diagram on pages 6 and 7 that best represents the building; then enter the diagram number. If you are unsure of the correct diagram, select the diagram that most closely resembles the building, or provide a sketch or photograph. Explain in the Comments area if the measurement provided under Item E.2, E.3, or E.4 is based on the “natural grade.”

Item E2. Enter the height in feet and inches (meters and centimeters, in Puerto Rico) of the top of the bottom floor (as indicated in the applicable diagram) above or below the highest adjacent grade (HAG). For post-FIRM buildings in Zone AO, the community’s floodplain management ordinance requires that this value equal or exceed the base flood depth on the FIRM. Buildings in Zone A (without BFE) may qualify for a lower insurance rate if an engineered BFE is developed at the site.

Item E3. For Building Diagrams 6-8 with proper openings (see page 7), enter the height in feet and inches (meters and centimeters, in Puerto Rico) of the next higher floor or elevated floor (as indicated in the applicable diagram) above the highest adjacent grade (HAG). Be sure that you have completed Items C3.h and C3.i on the front of the form to show the number of permanent openings (flood vents) within 1 foot above adjacent grade and the total area of the openings.

Item E4. Enter the height in feet and inches, in relation to the highest adjacent grade next to the building, of the platform that supports the machinery and/or equipment servicing the building. Indicate machinery/equipment type in the Comments area of Section E. *If this item does not apply to the building, enter “N/A” for not applicable.*

Item E5. For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community’s floodplain management ordinance.

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

Complete as indicated. This section is provided for certification of measurements taken by a property owner or property owner’s representative when responding to Sections A, B, C (Items C3.h and C3.i only), and E. The address entered in this section must be the actual mailing address of the property owner or property owner’s representative who provided the information on the certificate.

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

Complete as indicated. The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. If the authorized community official completes Sections C, E, or G, complete the appropriate item(s) and sign this section.

Check **Item G1**, if Section C is completed with elevation data from other documentation, including elevations obtained from the Community Rating System Elevation Software, that has been signed and embossed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by law to certify elevation information, and you performed the actual survey for a building in Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/A1-A30, AR/AE, AR/AH, or AR/AO, you must also complete Section D.

Check **Item G2**, if information is entered in Section E by the community for a building in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

Check **Item G3**, if the information in Items G4-G9 has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G4-G9 provide a way to document these determinations.

Item G4. Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

Item G5. Date Permit Issued. Enter the date the permit was issued for the building.

Item G6. Date Certificate of Compliance Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

Item G7. New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement. The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

Item G8. As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

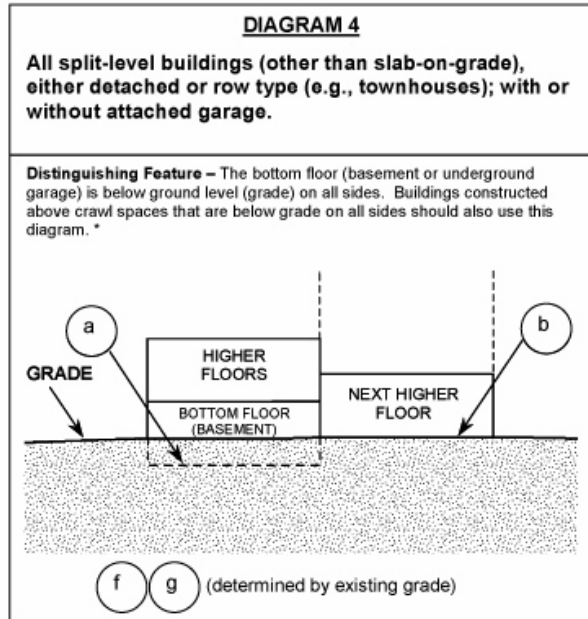
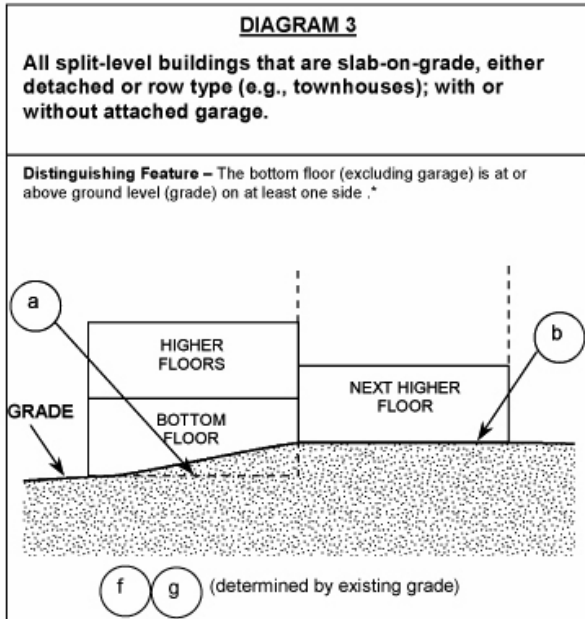
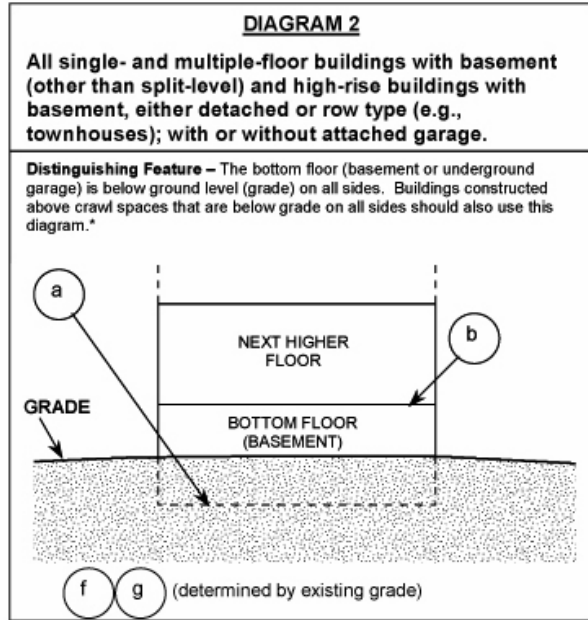
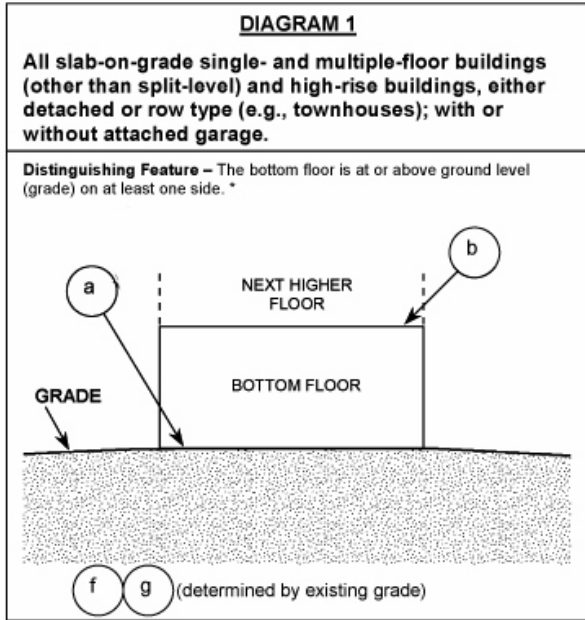
Item G9. BFE. Using the appropriate FIRM panel, FIS, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

Enter your name, title, and telephone number, and the name of the community. Sign and enter the date in the appropriate blanks.

BUILDING DIAGRAMS

The following eight diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item C2. and the elevations in Items C3.a-C3.g.

In A zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, the floor elevation is taken at the bottom of the lowest horizontal structural member (see drawing in instructions for Section C).



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

DIAGRAM 5

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

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

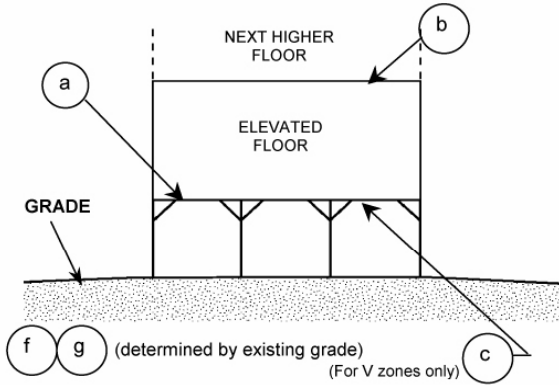


DIAGRAM 6

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

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about openings in Section C, Building Elevation Information (Survey Required).

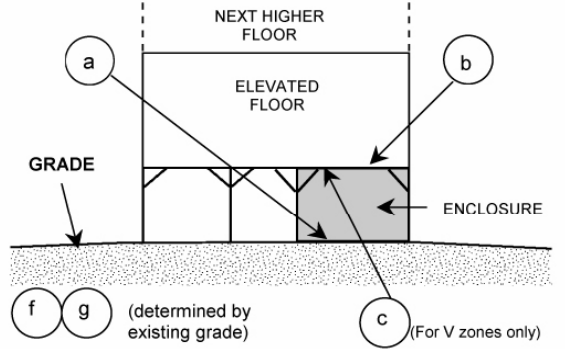


DIAGRAM 7

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

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about openings in Section C, Building Elevation Information (Survey Required).

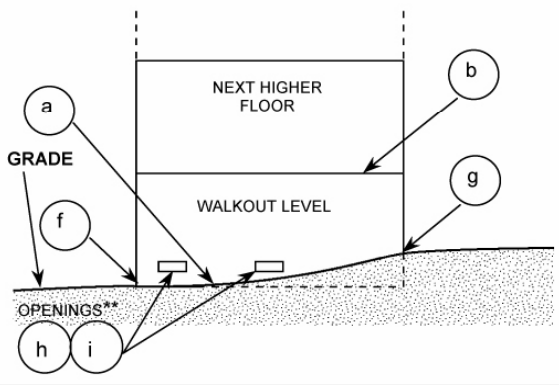
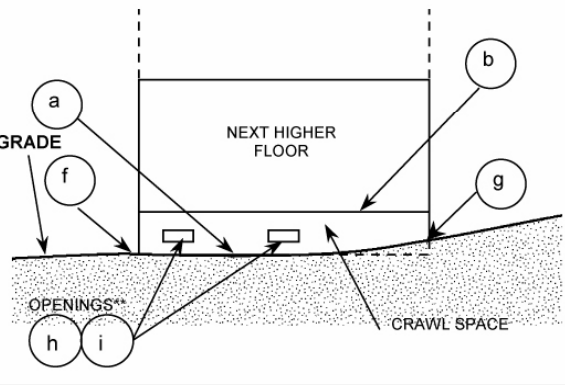


DIAGRAM 8

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

Distinguishing Feature – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawl space is with or without openings** present in the walls of the crawl space. Indicate information about the openings in Section C, Building Elevation Information (Survey Required).



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

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

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

The maximum one- to four-family residential coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available for other residential properties. The maximum non-residential coverage combination is \$500,000 building and \$500,000 contents.

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

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

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

B. Occupancy

Combined building/contents amounts of insurance are available for owners of single-family, two- to four-family, and non-residential properties. Combined building and contents coverage is not available for other residential.

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

C. Loss History

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

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

D. Exclusions

- The PRP is **not available** in Special Flood Hazard Areas or in Emergency Program communities.
- Other residential properties are **not eligible** for building coverage.
- Contents located entirely in a basement are **not eligible** for contents-only coverage. However, contents located entirely in an enclosure are eligible.

THE PRP AT A GLANCE

POLICY TYPE	OCCUPANCY/MAXIMUM LIMITS		
	1-4 Family	Other Residential	Non-Residential
Combined Building/ Contents	\$250,000/ \$100,000	No Coverage	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2.

- Condominium associations, unit owners, and their tenants are **not eligible** for the PRP, **except** for:
 - A townhouse/rowhouse building insured under the unit owner's name;
 - A detached, single-family dwelling insured under the unit owner's name.
 - Contents-only coverage for tenants occupying townhouse/rowhouse buildings or detached, single-family dwellings.
- Increased Cost of Compliance (ICC) coverage is **not available** for condominium units. (See footnote 3 on page PRP 3.)

III. DOCUMENTATION

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

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

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

IV. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as a PRP. Such a risk must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

V. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to a policy written as a PRP.

VI. REPLACEMENT COST COVERAGE

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

VII. DISCOUNTS/FEE/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- Probation fees will be charged.
- The Federal Policy Fee of \$11.00 is included in the premium and is not subject to commission.
- The ICC premium is included.

VIII. DEDUCTIBLES

The standard deductible for PRPs is \$500. Optional deductibles are not available for PRPs.

IX. ENDORSEMENTS

The PRP may be endorsed to:

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

X. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING

A policy written as a Standard B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or rewritten as a PRP for only the current policy term.

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite up to 6 years.

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

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

**PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2004
ONE- TO FOUR-FAMILY RESIDENTIAL
BUILDING AND CONTENTS COVERAGE COMBINATIONS¹**

With Basement or Enclosure			Without Basement or Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$112
\$ 30,000	\$ 12,000	\$163	\$ 30,000	\$ 12,000	\$138
\$ 50,000	\$ 20,000	\$205	\$ 50,000	\$ 20,000	\$180
\$ 75,000	\$ 30,000	\$232	\$ 75,000	\$ 30,000	\$207
\$100,000	\$ 40,000	\$263	\$100,000	\$ 40,000	\$233
\$125,000	\$ 50,000	\$279	\$125,000	\$ 50,000	\$249
\$150,000	\$ 60,000	\$294	\$150,000	\$ 60,000	\$264
\$200,000	\$ 80,000	\$331	\$200,000	\$ 80,000	\$296
\$250,000	\$100,000	\$352	\$250,000	\$100,000	\$317

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1,4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 8,000	\$ 39	\$ 8,000	\$ 61
\$ 12,000	\$ 53	\$ 12,000	\$ 86
\$ 20,000	\$ 81	\$ 20,000	\$116
\$ 30,000	\$ 93	\$ 30,000	\$131
\$ 40,000	\$105	\$ 40,000	\$146
\$ 50,000	\$117	\$ 50,000	\$156
\$ 60,000	\$129	\$ 60,000	\$166
\$ 80,000	\$153	\$ 80,000	\$181
\$100,000	\$177	\$100,000	\$196

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS¹

With Basement or Enclosure			Without Basement or Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 50,000	\$ 50,000	\$ 800	\$ 50,000	\$ 50,000	\$ 500
\$100,000	\$100,000	\$1,375	\$100,000	\$100,000	\$ 800
\$150,000	\$150,000	\$1,850	\$150,000	\$150,000	\$1,050
\$200,000	\$200,000	\$2,200	\$200,000	\$200,000	\$1,300
\$250,000	\$250,000	\$2,500	\$250,000	\$250,000	\$1,500
\$300,000	\$300,000	\$2,800	\$300,000	\$300,000	\$1,700
\$350,000	\$350,000	\$3,100	\$350,000	\$350,000	\$1,850
\$400,000	\$400,000	\$3,350	\$400,000	\$400,000	\$2,000
\$500,000	\$500,000	\$3,850	\$500,000	\$500,000	\$2,300

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1,4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 50,000	\$121	\$ 50,000	\$ 275
\$100,000	\$231	\$100,000	\$ 500
\$150,000	\$321	\$150,000	\$ 675
\$200,000	\$381	\$200,000	\$ 850
\$250,000	\$441	\$250,000	\$1,000
\$300,000	\$501	\$300,000	\$1,150
\$350,000	\$561	\$350,000	\$1,300
\$400,000	\$621	\$400,000	\$1,450
\$500,000	\$741	\$500,000	\$1,700

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$11.00.

³Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit or a contents-only policy.

⁴Contents-only policies are not available for contents located in basement only.

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2.

The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

The new PRP building and/or contents coverage will be equal either to the building limit issued under the Standard B, C, or X Zone policy or the next higher limit available under the PRP if there is no PRP option equal to the Standard B, C, or X Zone building limit. For a standard contents-only policy, the contents coverage will be equal to the limit issued under the standard policy or the next higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

XI. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR

A standard rated policy may be canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR if the effective date of the map change was on or after February 1, 2005.

The policy may be canceled/rewritten using Cancellation Reason Code 24 under the following conditions:

- The request to cancel/rewrite the standard policy must be received during the policy term or within 6 months of the policy expiration date.
- The standard policy has no open claim or closed paid claim on the policy terms being canceled.
- The property meets all other PRP eligibility requirements.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard policy, or to the next higher limit available under the PRP if there is no PRP option equal to the standard policy building and/or contents limit.

XII. CONVERSION OF PRP TO STANDARD RATED POLICY

A Preferred Risk Policy must be canceled and rewritten to a standard rated policy if the risk no longer meets the eligibility requirements for a PRP.

The building and/or contents coverage on the new standard policy must be equal to the building limit and/or contents limit issued under the PRP.

XIII. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or a RENEWAL of an existing policy. If the application is for a renewal, enter the current NFIP policy number.

B. Policy Term

The PRP is available only for 1-year terms.

1. Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in "Second Mortgagee or Other" section.
2. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application in the "Signature" section. The standard waiting period is 30 days. Refer to the General Rules section, page GR 8, for the applicable waiting period.

C. Agent Information

Enter the agent's (producer's) name, agency name and number, address, city, state, ZIP Code, telephone number, fax number, and Tax I.D. Number or Social Security Number.

D. Insured's Mailing Address

1. Enter the name, mailing address, city, state, ZIP Code, telephone number, and Social Security Number of the insured.
2. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, complete the "Property Location" section of the application.

E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's case file number, Tax I.D. Number, or Social Security Number on the line for CASE FILE NUMBER.
2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.
3. If NO is checked, no other information is required.

F. First Mortgagee

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number.

G. Second Mortgagee or Other

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, mortgagee's name, mailing address, telephone number, and fax number.

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$30,000 Coverage
Emergency Program Community	2.52 / 1.26	2.65 / 1.26	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	2.52 / 1.26	2.65 / 1.26	75.00
V Zones - All building & occupancy types	3.92 / 3.92	3.68 / 3.68	75.00
A99 Zone, AR, AR Dual Zones	.67 / .40	.89 / .35	6.00

- NOTES:**
- (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.
 - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.
 - (3) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
 - (4) MPPP policies are not eligible for Community Rating System premium discounts.

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program's Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this Program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their local agent.
2. When a mortgagee or a mortgage servicing company discovers, at any time following loan origination, that one or more of the loans in its portfolio is determined to be located in a Special Flood Hazard Area (SFHA), and that there is no evidence of flood insurance on such property(ies), then the MPPP may be used by such lender/servicer to obtain (force place) the required flood insurance coverage. The MPPP process can be accomplished with limited underwriting information and with special flat flood insurance rates.
3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.
4. It will be the WYO company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those

limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III—Fees

With the implementation of the MPPP, there is no change in the method of WYO company allowance from that which is provided in the Financial Assistance/Subsidy Arrangement for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Servicers or Others

1. No portion of the allowance that a WYO company retains under the WYO Financial Assistance/Subsidy Arrangement for the MPPP may be used to pay, reimburse or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO company may work with to assist in its flood insurance compliance efforts.
2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee— Any WYO company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO company must obtain signed evidence from each such lender or servicer indicating their receipt

GENERAL CHANGE ENDORSEMENT

The NFIP General Change Endorsement form cannot be used to renew, extend, or change a policy term. However, the General Change Endorsement form, or a similar form for WYO companies, can be used to make certain types of coverage and rating changes or corrections to existing policy data.

I. ENDORSEMENT RULES

A. Coverage Endorsements

1. Additional Coverage or Increase in Amount of Insurance

Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy term. The additional premium is calculated pro rata for the balance of the policy term, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each WYO company's standard business practice. (See Examples 1 through 4 at the end of this section.) Refer to the General Rules section, page GR 8, for the applicable waiting period.

2. Reduction of Insurance

A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance, or a current appraisal or cost estimate is provided which shows that the building's current coverage amount is higher than the estimated replacement cost of the building. (See Example 6 at the end of this section.)

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

3. Removal of a Coverage

There is no return premium for the removal of building or contents coverage unless the property is no longer at the described location or the property of the policyholder. (See Example 5 at the end of this section.)

B. Rating Endorsements

1. Rate Reduction

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

2. Rating Error

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

a. Current Term Refunds

Corrections will be allowed for only the current year for failure of the WYO company or NFIP Direct to:

- Use the map grandfather rule.
- Use the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
- Make a timely revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown).
- Use Post-FIRM rating for a Pre-FIRM structure. The refund will be processed if the insured provides an Elevation Certificate. The endorsement effective date is the effective date of the current policy year.
- Use an Elevation Certificate on Post-FIRM buildings rated using "Without Certification of Compliance or Elevation Certificate" for Zones AO and AH, or "No Elevation Certificate or No Estimated BFE" for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy term.

b. Current and One Prior Term Refunds

Premium refunds will be allowed for the current and 1 prior policy year when an incorrect flood zone and/or Base Flood

Elevation was used at the time the policy was issued and the current FIRM shows a more hazardous zone or higher Base Flood Elevation.

3. Revision of an Alternative Rating

Alternative rating is used to compute the premium on a Renewal Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by producers for the rating of Pre-FIRM construction. Alternative rating allows the producer and the policyholder 1 year to revise the rating, so a premium refund can be obtained from the renewal or inception date if it is determined that the insured property is located in a lower rated zone. During subsequent policy terms, such revisions may also be made effective with the start of the policy term.

4. Map Revision

A map change (reprinting, Letter of Map Amendment [LOMA], Letter of Map Revision [LOMR], or Letter of Determination Review [LODR]) may change the flood zone in which a property is located to a lower rated zone, or it may change the Base Flood Elevation. In such cases, the policy rating may be revised for the current and prior policy years if the change occurred prior to the current policy year.

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

C. Misrated Policy

Premium refunds will be allowed with proper documentation (see III.B.2.a.) going back a maximum of 6 calendar years when there was a misrating such as an incorrect building description, lowest floor elevation, community number, flood zone, or Base Flood Elevation, so long as the insured can provide proof of the misrating.

The flood zone and Base Flood Elevation can only be corrected using the current FIRM.

Any lapse in coverage does not extend the number of years the premium refund is allowed.

D. Conversion of Standard Rated Policy to PRP Due to Misrating or Map Revision

A policy written as a Standard B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or rewritten as a PRP for only the current policy term.

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite up to 6 years.

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

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

The new PRP building coverage will be equal either to the building limit issued under the Standard B, C, or X Zone policy or the next higher limit available under the PRP if there is no PRP option equal to the Standard B, C, or X Zone building limit.

E. Changing Deductibles

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

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

F. Correcting Property Address

A policy cannot be endorsed to change the location. This includes relocation from one unit to another unit in the same building.

However, an erroneous address (e.g., through typographical error) can be corrected through endorsement. The agent must provide proof or a reasonable explanation for the error.

EXAMPLE 2

INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2006-2007
 - Single family dwelling, no basement, Pre-FIRM
 - Present coverage: Building \$35,000/
Contents \$10,000
 - Policy conversion date from Emergency to
Regular Program: July 15, 2006
 - Building located in an A99 Zone
 - Premium rates are: Building .64/.17, Contents
.99/.30.
 - Endorsement effective date is August 14, 2006.
(The Emergency Program premiums that already
exist on this policy are earned for the remainder
of the policy term; they are not refundable.)
 - The coverages being added are \$50,000 on the
building and \$15,000 on the contents for a total of
\$85,000 on the building and \$25,000 on the
contents; and \$30,000 coverage for ICC.
 - To increase coverage, complete Sections A
and B. Section A is for current coverage,
Section B should show only the amounts of the
increases.
 - \$15,000 of the \$50,000 coverage to be added on the
building must be calculated in the "Amount" column
- under Section B, "Increased-Decreased Coverage
Only" (using the applicable rate) to amend the
present coverage to the threshold for the Regular
Program basic limits.
 - \$10,000 of the \$15,000 coverage to be added on
the contents must be calculated under the
"Amount" column under Section B, "Increased-
Decreased Coverage Only" (using the applicable
rate) to amend the present coverage to the
threshold for the Regular Program basic limits.
 - Add Sections A and B premiums to obtain the
New Premium Subtotals.
 - Add the ICC premium, which was not paid in the
Emergency Program.
 - The Premium Previously Paid is \$362 (excluding
ICC/Probation Surcharge/Federal Policy Fee).
 - Subtract the Premium Previously Paid from the
Premium Total to obtain the Difference
(additional/return premium).
 - Prorate the Difference

Time period is August 14, 2006,
to January 15, 2007
Number of days is 154
Pro rata factor is .422

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED – DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS			
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM				
BUILDING BASIC	35,000	.76	266	15,000	.64	96	362			
BUILDING ADDITIONAL				35,000	.17	60	60			
CONTENTS BASIC	10,000	.96	96	10,000	.99	99	195			
CONTENTS ADDITIONAL				5,000	.30	15	15			
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		SUBTOTAL		632		
BUILDING COVERAGE		CONTENTS COVERAGE				DEDUCT. DISCOUNT/SURCHARGE		—		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL		632		
50,000	35,000	85,000	20,000	5,000	25,000	ICC PREMIUM		6		
						SUBTOTAL		638		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT _____%		—		
								SUBTOTAL		638
								PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		362
								DIFFERENCE <u> + </u> (+/-)		+276
								PRO RATA FACTOR		.422
				TOTAL (+/-)		+116				
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)					

EXAMPLE 3

INCREASING COVERAGE

- Policy term is December 12, 2005-2006
- Single family dwelling, no basement
- Pre-FIRM Building
- Building located in Zone C
- Present coverage: Building \$35,000/ Contents \$10,000
- Endorsement is effective on May 1, 2006, to add additional coverage of \$65,000 on the building and \$15,000 on the contents for a total of \$100,000 building coverage and \$25,000 contents coverage.
- Premium rates are: Building .64/.17, Contents .99/.30.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- \$15,000 of the \$50,000 coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$329 (excluding Probation Surcharge/Federal Policy Fee) which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is May 1, 2006,
to December 12, 2006
Number of days is 225
Pro rata factor is .616

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	35,000	.64	224	15,000	.64	96	320	
BUILDING ADDITIONAL				50,000	.17	85	85	
CONTENTS BASIC	10,000	.99	99	10,000	.99	99	198	
CONTENTS ADDITIONAL				5,000	.30	15	15	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		618	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	618
50,000	50,000	100,000	20,000	5,000	25,000	ICC PREMIUM	6	
				SUBTOTAL			624	
				CRS PREMIUM DISCOUNT _____%			—	
				SUBTOTAL			624	
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>			329	
				DIFFERENCE + (-)			+295	
				PRO RATA FACTOR			.616	
				TOTAL (+/-)			+182	
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)		

EXAMPLE 4

INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is July 15, 2005-2006
- Single family dwelling, Regular Program
- One floor, no basement
- Current policy limits: Building \$30,000 Contents \$8,000
- Building located in an AE Zone, Post-FIRM
- Premium rates are: Building 1.19, Contents 1.10
- Post-FIRM construction with a 0 elevation difference
- Endorsement effective date is May 15, 2006
- The coverages being added are \$15,000 on the building and \$7,000 on contents for a total of \$45,000 building coverage and \$15,000 contents coverage.
- A rate increase takes effect on May 1, 2006.
- Rates in effect on the effective date of the policy are to be used.
- In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.
- In Section B, enter the \$15,000 basic building amount, and the applicable rate (1.19). (See page END 1, "Additional Coverage or Increase in Amount of Insurance." Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)
- In Section B, enter the \$7,000 basic contents amount and the applicable rate (1.10).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$418 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is May 15, 2006,
to July 15, 2006
Number of days is 61
Pro rata factor is .167

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS			
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM				
BUILDING BASIC	30,000	1.08	324	15,000	1.19	179	503			
BUILDING ADDITIONAL										
CONTENTS BASIC	8,000	1.10	88	7,000	1.10	77	165			
CONTENTS ADDITIONAL										
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		668			
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—		
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		668	
45,000	0	45,000	15,000	0	15,000	ICC PREMIUM		6		
						SUBTOTAL		674		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		—		
								SUBTOTAL		674
								PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>		418
								DIFFERENCE ± (+/-)		+256
								PRO RATA FACTOR		.167
				TOTAL		(+/-) +43				
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)				

EXAMPLE 5

REMOVING CONTENTS

- Policy term is May 20, 2005-2006
- Non-residential structure
- Emergency Program
- Policy limits: Building \$100,000/Contents \$100,000
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates for building and contents are .83/1.62.
- Removal date and effective date of change is January 14, 2006.
- Enter the current building and contents coverages in Section A and the current rates (.83/1.62).
- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,450 (excluding Probation Surcharge/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is January 14, 2006,
to May 20, 2006
Number of days is 126
Pro rata factor is .345

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED - DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC	100,000	.83	830	0			830	
BUILDING ADDITIONAL								
CONTENTS BASIC	100,000	1.62	1,620	-100,000	1.62	-1,620	0	
CONTENTS ADDITIONAL								
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		830	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL	830
—	—	100,000	—	—	0	ICC PREMIUM	—	
				SUBTOTAL			830	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.				CRS PREMIUM DISCOUNT ____%			—	
				SUBTOTAL			830	
				PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/ Federal Policy Fee)</i>			2,450	
				DIFFERENCE - (+/-)			-1,620	
_____ SIGNATURE OF INSURED AND DATE				_____ SIGNATURE OF INSURANCE AGENT/BROKER		_____ DATE (MMDDYY)		
				PRO RATA FACTOR			.345	
				TOTAL (+/-)			-559	

POLICY RENEWALS

I. GENERAL INFORMATION

The Standard Flood Insurance Policy is not a continuous policy. Each policy contract expires at 12:01 a.m. on the last day of the policy term. Renewal of an expiring policy establishes a new policy term and new contractual agreement between the policyholder and the Federal Emergency Management Agency. The NFIP must issue a notice of expiration not less than 45 days before the expiration of the flood insurance policy by first class mail to the owner of the property, the servicer of any loan secured by the property, and (if known) the owner of the loan.

All policies, including Submit-for-Rate, must be renewed using the rates in effect on the renewal date.

Policy renewal documentation and premium should be submitted to the NFIP in advance of the policy expiration date to ensure there is no lapse in coverage. There are two ways to renew a policy written directly with the National Flood Insurance Program or WYO Company:

1. The producer should complete the *entire* Flood Insurance Application when recertifying or changing policy information, and mail it with the Total Prepaid Amount to the NFIP.

The 30-day waiting period applies when an additional amount of insurance requested at renewal time is higher than the amount listed on the renewal bill provided by the insurer. The beginning of the waiting period is determined by the standard rules.

OR

2. The payor should respond to a Renewal Notice by selecting an option shown on the direct mail notice and returning it with the Total Prepaid Amount to the NFIP.

II. RENEWAL NOTICE

All parties listed on the policy (insured, agent, mortgagees) are mailed a Renewal Notice 45 days prior to the policy expiration date. The party designated on the policy record as the payor receives the payor's copy of the bill; all other parties receive a copy that states "THIS IS NOT A BILL."

A. Renewing for the Same Coverage – Option A

Option A of the Renewal Notice shows current amounts of insurance and deductibles at the time the Renewal Notice is printed

B. Inflation Factor – Option B

Option B shows premium for amounts of insurance increased by an inflation factor of 10 percent for building coverage and 5 percent for contents coverage. The current deductible is used. For Preferred Risk Policies, Option B is the next higher coverage package available. There is no waiting period if Option B is chosen. The inflation option will be no higher than the replacement cost on record for that policy. If coverage higher than the current replacement cost on record is desired, updated replacement cost documentation must be submitted.

C. No Renewal Notice Generated

Renewal Notices will not be generated for the following situations:

1. Building under construction
2. Tentatively rated policy
3. Suspended community
4. Provisional rating
5. Group Flood Insurance policy
6. PRP ineligibility
7. Section 1316 property

III. PREMIUM PAYMENT DUE

To ensure that the policy is renewed without a lapse in coverage, the premium must be received by the NFIP within 30 days after the expiration date. As an alternative, the premium can be mailed by certified mail within 30 days after the expiration date. The term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 8.

Renewal payments may also be paid by VISA, MasterCard, American Express, or Diners Club. Use the detachable payment stub at the bottom of the Renewal and Final Notices, or use the Credit Card Payment Form at the end of this section. The form is also available in the Forms Library on the NFIP Servicing Agent's web site at www.nfipservices.com. If a charge is declined, you will be notified by mail.

IV. FINAL NOTICE

If the premium payment is not received by the NFIP by the date of expiration, a Final Notice is produced. This notice is mailed to the producer, insured, and mortgagee. The expired policy will be reissued with a new effective date if the premium payment is not received by the NFIP within 30 days following the policy expiration date.

Mortgagee protection under the policy shall continue in force after the expiration of the policy for 30 days from the mailing date.

V. RENEWAL EFFECTIVE DATE DETERMINATION

Renewal dates are calculated as follows:

- If the Final Notice and the premium payment are received by the NFIP within 30 days following the expiration, the policy will be issued under the same policy number as the previous term, with no lapse in coverage. For example, if the policy expires on May 1, the Final Notice and premium payment must be received on or before May 30.
- If the Final Notice and the premium payment are received by the NFIP after the 30-day period, but within 90 days following the expiration, the policy will be placed in force 30 days following receipt by the NFIP.
- If the Final Notice and the premium payment are received after 90 days following the expiration date, the agent

must submit a new application with the full annual premium. The standard 30-day wait rules will apply.

VI. INSUFFICIENT RENEWAL INFORMATION

To generate Renewal Notices and Final Notices, the NFIP must have received acceptable application data. A Renewal Notice will not be generated in cases where a policy application has not been corrected prior to the start of a renewal cycle. Therefore, it is important that producers respond immediately to the requests for additional information.

VII. ENDORSEMENTS DURING RENEWAL CYCLE

Endorsements received at the NFIP within 75 days of the policy expiration date may not be reflected on the renewal bill. The producer should, therefore, ensure that the new policy is properly endorsed after renewal.

The producer should use a renewal application to ensure that all changes are reflected on the renewal.

VIII. REPETITIVE LOSS TARGET GROUP PROPERTIES

These must be processed by the NFIP Special Direct Facility. See the Repetitive Loss section of this manual for information.

CLAIMS

I. INSURED'S RESPONSIBILITIES

In the event of loss, the insured is required to:

- Give written notice of loss to the National Flood Insurance Program (NFIP) or the applicable WYO Company, as soon as practicable, using the NFIP Notice of Loss form or similar form;
- Exhibit all remains of the property, as required;
- If requested, submit to an examination under oath, as required;
- Provide evidence and documentation to substantiate the loss, as required; and
- File a Proof of Loss within 60 days of the loss, unless this requirement is waived by the Federal Emergency Management Agency (FEMA).

The NFIP has a standard Proof of Loss form which the adjuster assigned to the loss may provide and assist the insured in completing. However, independent adjusters do not have the authority either to approve or to deny claims. Adjusters' recommendations for payment or denial are not binding on the NFIP or the WYO Company and are subject to approval and correction by the NFIP or the WYO Company staff.

The Proof of Loss form may be waived on claims for less than \$7,500. In this case, the insured will be required to sign the NFIP Final Report form, which summarizes the loss and claim figures.

II. PRODUCER'S RESPONSIBILITIES

Producers may assign any NFIP Direct claim to an NFIP-approved independent adjuster except:

- When, in major flooding disasters, the Flood Insurance Claims Office (FICO) makes all assignments.
- When an Adjuster Control Office is established.
- When a Claims Coordinating Office (CCO) is established.

Failure to indicate the assigned adjuster on the loss notice, or assignment of an adjuster who is not authorized by the NFIP, will delay the adjustment process and may result in duplicate adjuster assignments.

When it appears that a situation is serious enough that a FICO may be necessary, the NFIP will notify producers and producer trade associations in the affected area (using the broadcast media and press releases) as soon as possible to hold their loss notices unassigned until further instructions are received.

In the case of a WYO Company claim, the WYO Company's producer will follow the established procedures when assigning an adjuster.

III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION

A. Schedule and Notification

FEMA and various Coastal Plans will determine whether a catastrophe event will necessitate a Single Adjuster Program (SAP) response. The National Weather Service declaration of a tropical storm or hurricane event will begin the watch for possible single adjuster response. When the storm is 48 hours from landfall, this will initiate FEMA's approval of the SAP response.

During that time, the NFIP Bureau and Statistical Agent's General Adjusters will be deployed to strategic areas close to where the storm is predicted to strike. At landfall, they will be able to immediately assess the damage impact from the storm. No later than 24 hours after landfall, the WYO Companies will be advised by telephone, fax, or e-mail through their designated Single Adjuster Liaison, as to the areas and state(s) that will be activated. At that point, the WYO Companies will be asked to immediately notify their agents of the SAP procedures in reporting the claims.

The NFIP Bureau and Statistical Agent will notify the WYO Companies by telephone, fax, or e-mail to have their agency staff submit all flood losses that are reasonably believed to involve wind and flood damage to the State Coastal Plans (i.e., Windpool, Fairplan, Beachplan).

The NFIP will notify all SAP Liaisons of the Claims Coordinating Office's (CCO) location, telephone number, fax number, and address, if the CCO does not co-locate with the State Coastal Plans.

When the CCO is operational, the WYO companies will be notified of all assigned claims. Notice of losses reflecting the assigned adjusting firms will be faxed each day. Once the assignment is made and communicated to each company, the WYO Company will manage its own loss adjustment. However, the Catastrophe CCO will ensure that the adjuster receives a copy of the loss assignments, the name of the WYO Company, and the SAP Liaison telephone number.

B. Training

The NFIP Bureau and Statistical Agent Claims Coordinator and FEMA will annually conduct coordination training sessions, both pre- and post-event, in conjunction with the State Coastal Plans, adjusters, state and local officials, and insurers to train all participants. These training sessions will include regional issues, the State Coastal Plans' procedures, confirmation of coverages for SAP losses, closed without payment (CWOP) procedures, adjuster resources, and duplicate assignments, etc.

The NFIP Bureau and Statistical Agent will continue to provide training for specific problems and situations that may arise during a catastrophe event. FEMA suggests that within the first 48 hours, or whenever applicable, an adjuster briefing should be conducted for all SAP adjusters and adjusting firms to ensure that they understand program procedures.

Guidelines contained in the NFIP *Adjuster Claims Manual* provide details to address particular claims issues. This document is available on the web at www.fema.gov/nfip under "Information for Claims Adjusters."

C. Producer Responsibilities

1. When directed by FEMA, the producer will have no authority to assign any losses involving a flood policy when

there is a reasonable belief that there is flood and wind damage, and will report the losses on the *combined Wind/Flood* loss notice to the Stationary CCO, with wind coverage information.

2. NFIP/WYO insurers insuring both the flood and the wind loss should not report the combined loss to the CCO, but will assign their own single adjuster.
3. The producers will report their flood losses via fax to the established CCO, along with wind coverage information in every instance except those mentioned above. In all cases the producer should send a copy of the loss notice to the insurer.
4. All separate wind losses insured by a WYO company where a flood policy exists will be reported to the CCO for assignment to qualified adjusting firms at the CCO.
5. Upon loss assignment, the insurer will be advised of the assigned adjusting firm by modem transfer, fax, or mail.
6. These procedures relate to assignment of claims only. Insurers may perform other procedures in accordance with their standard business practices.

IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS

The producer should become familiar with the ICC aspects of the flood program. He/she can do this by attending an NFIP ICC workshop or reading the NFIP literature distributed by FEMA. Information concerning ICC claims may be obtained from your WYO company or NFIP Direct.

FLOOD MAPS

I. OVERVIEW

The Federal Emergency Management Agency (FEMA) provides all participating communities with copies of their flood maps. The maps are generally kept in community planning or building permit departments where they should be available for review.

Additional information about flood maps can be obtained at the FEMA Map Service Center web site (<http://msc.fema.gov>).

A. Types of Flood Maps

FEMA produces two types of maps for rating flood insurance. For detailed information, refer to "Answers to Questions About the National Flood Insurance Program" (MitDiv-2) and "Guide to Flood Maps" (FEMA-258).

1. Flood Hazard Boundary Map (FHBM)-- Initial flood hazard identification generally used for Emergency Program communities.
2. Flood Insurance Rate Map (FIRM)-- Generally used for Regular Program communities. Some Regular Program communities may use a map originally published as an FHBM; however, a letter will accompany the map in conjunction with conversion to the Regular Program stating that the map is to be considered a FIRM.

Countywide FIRMs are official sources of flood risk data for several communities that supersede all previous versions of the FEMA flood hazard maps for the communities covered. Countywide FIRMs show flooding information for the entire geographic area of a county including the incorporated communities within the county.

B. Map Information

The date of the current effective map version for a community can be obtained by calling the appropriate community official or by calling the National Flood Insurance Program office on the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date.

1. The maps may have one panel or multiple panels. Most Z-fold maps have multiple

panels. Flat maps generally consist of only one panel.

2. For multiple panel maps, individual panels are identified on a community map index.
3. Panel numbers are listed for that community's map in numerical sequence. FHBMs and FIRMs are drawn to show:

- Community boundaries
- Special Flood Hazard Areas (SFHAs)
- Area not included in a community's map. A community may be physically located within the overall geographical area, but actually stand on its own as a separate community. Therefore, this community would be shown on a separate map.

4. Each panel has a panel number and community number. When there is only one panel (i.e., a flat map), the community number will consist of only six digits.

Example: Monterey County, CA 060195-1025. The first two digits of the number identify the state, and the next four digits identify the community. The last four digits identify the map panel.

5. Most FIRMs also show:
 - Rate Zones
 - Base Flood Elevations, and/or
 - Base Flood Depths

C. Communities Without a Map

These are communities without formally identified SFHAs that chose to have flood insurance coverage available even though the local flooding problems are too small to map. For any such community in the Regular Program, all areas within that community are treated as Zone C or X.

II. MAP ZONES

A. Special Flood Hazard Areas (SFHAs)

1. Zone A

The lowest floor elevation is required and the Base Flood Elevations (BFEs) are not provided.

2. Zones A1-A30

The lowest floor elevation is required and the BFEs are provided.

3. Zone AE

Used in place of A1-A30 on some maps.

4. Zone AH

Shallow water depths (ponding) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are provided.

5. Zone AO

Shallow water paths (sheet flow) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are not provided. Base flood depths may be provided.

6. Zone A99

Enough progress has been made on a protective system such as dikes, dams, and levees to consider it complete for insurance rating purposes. BFEs are not provided. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

7. Zone AR

Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

8. Zones AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A

Dual flood zones that, because of flooding from other water sources that the flood protection system does not contain, will continue to be subject to flooding after the flood protection system is adequately restored. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

9. Zone V

An area that is inundated by tidal floods with velocity (coastal high hazard area). BFEs are not provided.

10. Zones V1-V30

Identical to V Zone, but BFEs are provided.

11. Zone VE

Used in place of V1-V30 on some maps.

12. Zone VO

An area having shallow water depths and/or unpredictable flow paths between 1 and 3 feet with velocity.

B. Moderate, Minimal Hazard Areas

1. Zones B, C, X

Areas of moderate or minimal hazard subject to flooding from severe storm activity or local drainage problems. These zones may be lightly shaded or unshaded on the FIRM. Zone X is the designation for B and C Zones and is used in place of these zones on some maps.

2. Zone D

An area where the flood hazard is undetermined and which usually is very sparsely populated. The designation of Zone D can also be used for rating when one community incorporates portions of another community's area where no map has been prepared.

III. LOCATING A SPECIFIC PROPERTY ON A MAP

- Check the map index to identify the correct map panel.
- Directly locate the property by the address or other information. It may help to compare the FHBM or FIRM to a more detailed map, such as an assessor's map or community street map.
- Note the map color where the property is located. On FHBM's and FIRM's, areas darkly shaded are the SFHAs. On an FHBM, no other zone data may be given. On a FIRM, the zones are also given an

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

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

IV. CHANGING OR CORRECTING A FLOOD MAP

There are three procedures:

A. Letter of Map Amendment (LOMA)

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

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

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

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

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

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

- Section A of the MT-EZ form, which is found in the MT-EZ application package and can be obtained from the FEMA web site at www.fema.gov/fhm/dl_mt-ez.shtml, or by calling the toll-free number listed below.

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

OR

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

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

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

B. Letter of Map Revision (LOMR)

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

C. Physical Map Revision

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

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

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

V. ORDERING FLOOD MAPS

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

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

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

A. Ordering Instructions

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

B. Prices

There is a \$3.00 charge for each map panel, including index maps, plus shipping. Q3 data are \$50 per CD-ROM. Federal, state, and local governments are exempt from the fees for hardcopy maps. However, government entities must pay for Q3 CD-ROMs.

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

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

C. Map Revisions

To automatically receive map revisions, an account must be set up by either check or credit card. Accounts are established with a check of \$100 minimum. The check should be sent to the MSC at the address above, along with a list of the required map areas. As the revised maps become available, they will be sent automatically, and appropriate fees will be deducted from the deposit account.

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

MSC Products, Services, and Fees

<http://msc.fema.gov>

Product or Service	Fee	Shipping Charge
PAPER		
Letters	\$3.00 per letter	\$.037 per panel for first 10 plus \$0.04 for each additional panel
Maps	\$3.00 per panel	\$.037 per panel for first 10 plus \$0.04 for each additional panel
Floodways (as part of studies)	\$3.00 per panel	N/A
Studies	\$6.00 per study	\$4.50 per study plus \$.45 for each additional study
Hurry Charge (added to regular charge)	\$33.00	N/A
INTERNET PRODUCTS		
FIRMettes	Free	N/A
Letters	\$2.50 per letter	N/A
Downloadable Maps	\$2.50 per panel	N/A
Downloadable Floodways	\$2.50 per panel	N/A
Downloadable Studies	\$5.00 per study	N/A
DFIRM Database (DB)	\$10.00 per DB	N/A
CD-ROM		
CD Maps	\$3.00 per panel	\$1.50 for first 4 CDs and \$0.25 for each additional CD
CD Floodways	\$3.00 per panel	\$1.50 for first 4 CDs and \$0.25 for each additional CD
CD Studies	\$6.00 per study	\$1.50 for first 4 CDs and \$0.25 for each additional CD
DFIRM DB	\$10.00 per database	\$1.50 for first 4 CDs and \$0.25 for each additional CD
DFIRM w/Orthos	\$10.00 per database	\$1.50 for first 4 CDs and \$0.25 for each additional CD
Q3 on CD	\$50.00 per CD-ROM	\$1.50 for first 4 CDs and \$0.25 for each additional CD
CBRA Q3 on CD	\$50.00 per CD-ROM or \$200 for all 5 Q3 CDs	\$1.50 for first 4 CDs and \$0.25 for each additional CD
FMSIS (Individual Orders)	\$13.00 per State or \$38.00 for entire USA	\$1.50 for first 4 CDs and \$0.25 for each additional CD
FMSIS (Annual Subscription)	\$148.00 per state or \$419.00 or entire USA	N/A
LOMC Subscription Service (Individual Orders)	\$85.00 per issue	\$1.50 for first 4 CDs and \$0.25 for each additional CD
LOMC Subscription Service (Annual Subscriptions)	\$2,000 per year	N/A
FEMA's Guidelines and Specifications for Flood Hazard Mapping Partners on CD	\$2.60	\$1.50 for first 4 CDs and \$0.25 for each additional CD
MHIP: Multi-Hazard Implementation Plan	\$2.60	\$1.50 for first 4 CDs and \$0.25 for each additional CD

MSC Products, Services, and Fees (Cont'd.)

<http://msc.fema.gov>

Product or Service	Fee	Shipping Charge
VIEW TOOL		
F-MIT Light on Web	Free	N/A
F-MIT Light on CD	Free	N/A
DFIRM CD Viewer (formerly F-MIT Pro)	\$30.00 per Viewer	\$1.50 for first 4 CDs and \$0.25 for each additional CD
MANUALS		
NFIP Insurance Manual (Full Manual)	\$25.00 per subscription for 2 years	N/A
NFIP Insurance Manual (Producer's Edition)	\$15.00 per subscription for 2 years	N/A
NFIP Insurance Manual (Full Manual & Producer's Edition) on CD	\$25.00 per subscription for 2 years	N/A
OTHER		
Community Status Book (CSB) – Individual Orders	\$2.50 per State or \$20.50 for entire USA	\$1.10 per State or \$5.00 for the entire USA
Community Status Book (CSB) – Annual Subscription	\$50.00 per State or \$250.00 for entire USA	N/A
Community Map Action List (CMAL)	Free	N/A

NATIONAL FLOOD INSURANCE PROGRAM

FIRM

FLOOD INSURANCE RATE MAP

TOWN OF
ANYTOWN, USA
SOME COUNTY

PANEL 103 OF 500

(SEE MAP INDEX FOR PANELS NOT PRINTED)

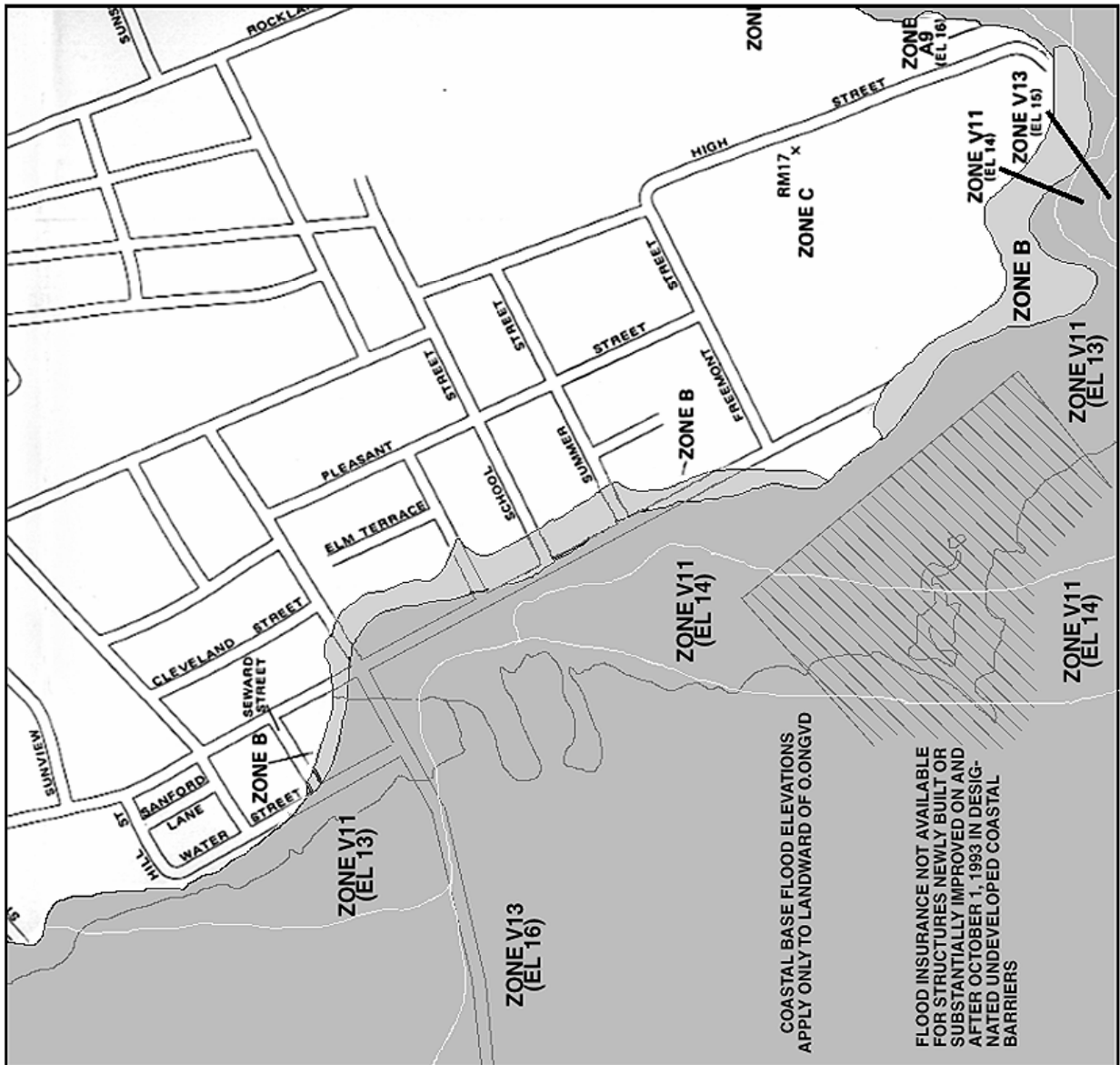
SAMPLE FIRM TO SHOW RIVERINE AND
COASTAL FLOODING FOR TRAINING PURPOSES
ONLY. NOT FOR OFFICIAL USE.

COMMUNITY-PANEL NUMBER
9900099 0103 C

MAP REVISED:
JULY 1, 1989



Federal Emergency Management Agency



NATIONAL FLOOD INSURANCE PROGRAM

FHBM
FLOOD HAZARD BOUNDARY MAP

Anytown, USA

Sample FHBM to Show Riverine Flooding. For Training Purposes Only.
Not for Official Use.

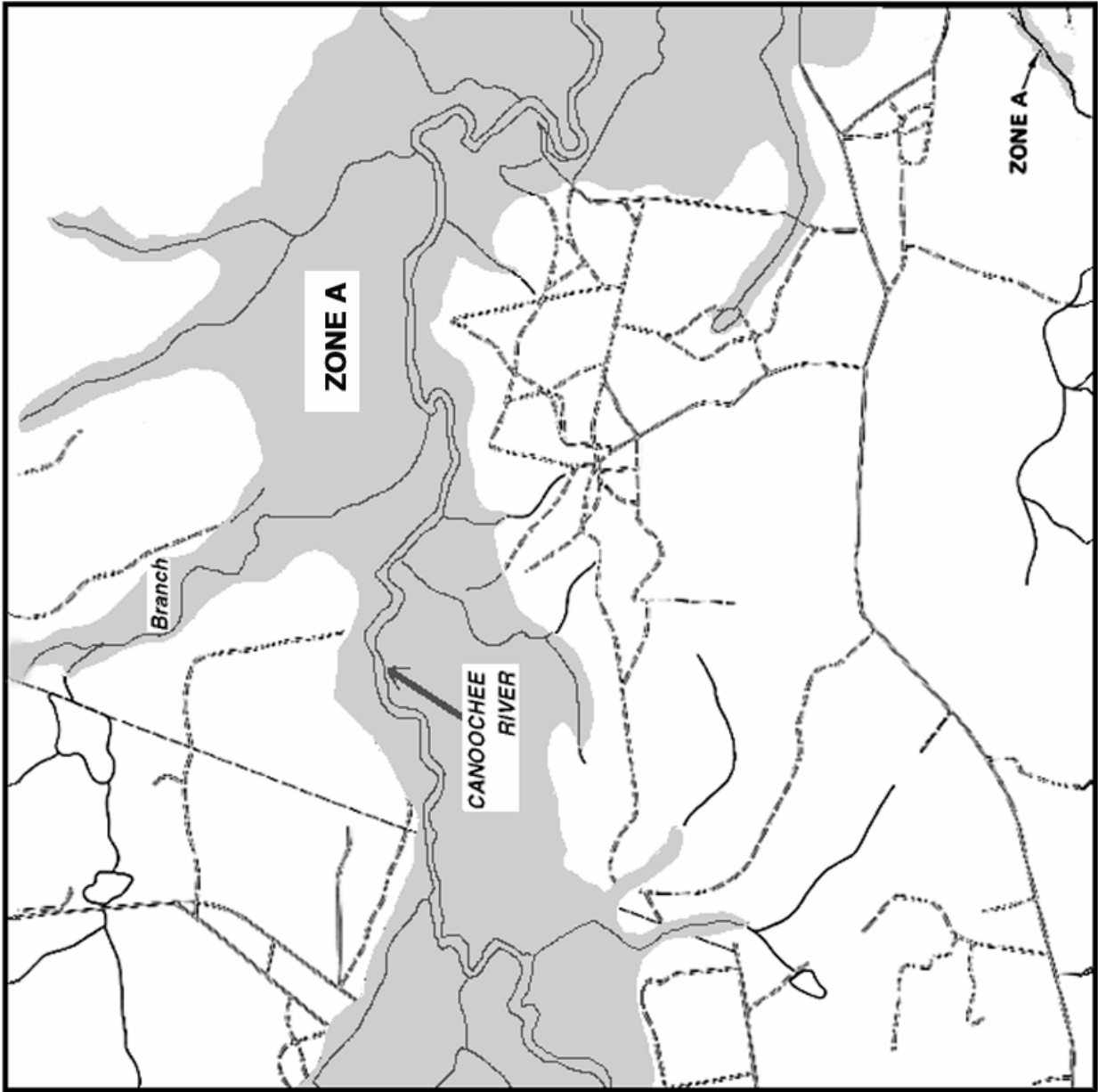
SAMPLE

COMMUNITY-PANEL NUMBER
990099 0101C

MAP REVISED
JULY 1, 1989



Federal Emergency Management Agency



COMMUNITY RATING SYSTEM

I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. The goals of the CRS are to reduce flood losses, to facilitate accurate insurance rating, and to promote the awareness of flood insurance.

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

II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program. Communities in the Emergency phase of the program are not eligible.

III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount

for policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted.

The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

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

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

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

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---
SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.			
SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.*			
Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.			
Preferred Risk Policies and Mortgage Portfolio Protection Program policies are not eligible for CRS Premium Discounts.			

*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Alabama							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	05/1/06	8	10	5	C
010116	Birmingham, City of	10/1/94	10/1/05	6	20	10	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/05	10	0	0	R
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	05/1/03	7	15	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/93	8	10	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	10/1/91	9	5	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
Alaska							
020005	Anchorage, Municipality of	10/1/95	10/1/04	7	15	5	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan, Borough of	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/05	9	5	5	C
020113	Seward, City of	10/1/05	10/1/05	9	5	5	C
020094	Valdez, City of	10/1/92	10/1/92	9	5	5	C
Arizona							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/99	8	10	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/02	5	25	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/05	8	10	5	C
040066	Navajo County	10/1/92	10/1/92	9	5	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	04/1/01	6	20	10	C
040098	Prescott, City of	10/1/91	10/1/01	8	10	5	C

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

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

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Arizona (continued)							
040090	Santa Cruz County	10/1/03	10/1/03	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/95	7	15	5	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C
040076	Tucson, City of	10/1/91	10/1/02	7	15	5	C
040056	Wickenburg, Town of	10/1/92	10/1/92	9	5	5	C
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/92	8	10	5	C
Arkansas							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/93	9	5	5	C
050180	Jacksonville, City of	10/1/94	10/1/04	8	10	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050055	West Memphis, City of	10/1/92	10/1/02	8	10	5	C
California							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/02	6	20	10	C
060714	Clearlake, City of	05/1/03	05/1/03	9	5	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/03	8	10	5	C
060339	Cupertino, City of	10/1/05	10/1/05	8	10	5	C
060370	Fairfield, City of	10/1/92	05/1/02	8	10	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
065029	Fresno County	10/1/91	10/1/02	6	20	10	C
060048	Fresno, City of	10/1/92	10/1/02	6	20	10	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	5	C
060075	Kern County	10/1/91	10/1/93	8	10	5	C
060090	Lake County	10/1/95	10/1/00	7	15	5	C
060136	Long Beach, City of	10/1/93	10/1/03	7	15	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C

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

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

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	California (continued)						
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/05	7	15	5	C
060344	Milpitas, City of	10/1/91	10/1/01	5	25	10	C
060735	Mission Viejo, City of	10/1/05	10/1/05	9	5	5	C
060195	Monterey County	10/1/91	10/1/02	6	20	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/02	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	04/1/01	7	15	5	C
060227	Newport Beach, City of	10/1/93	05/1/03	8	10	5	C
060178	Novato, City of	10/1/95	10/1/00	7	15	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060212	Orange County	10/1/91	05/1/02	7	15	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	10/1/01	6	20	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/03	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060360	Redding, City of	10/1/96	10/1/01	6	20	10	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/02	5	25	10	C
060262	Sacramento County	10/1/92	10/1/02	5	25	10	C
060266	Sacramento, City of	10/1/91	10/1/96	6	20	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	10/1/95	10	0	0	R
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/02	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	04/1/01	7	15	5	C
060331	Santa Barbara County	10/1/91	05/1/06	6	20	10	C
060350	Santa Clara, City of	05/1/02	05/1/02	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/04	8	10	5	C
060729	Santa Clarita, City of	10/1/01	10/1/01	9	5	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060421	Simi Valley, City of	10/1/93	10/1/93	9	5	5	C
060631	Solano County	10/1/91	10/1/93	8	10	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/03	7	15	5	C
060400	Tehema, City of	10/1/03	10/1/03	7	15	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	California (continued)						
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C
060238	Yorba Linda, City of	10/1/93	10/1/04	10	0	0	R
060427	Yuba County	10/1/03	10/1/03	8	10	5	C
	Colorado						
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	05/1/06	6	20	10	C
080002	Aurora, City of	10/1/92	10/1/97	8	10	5	C
080023	Boulder County	10/1/91	10/1/96	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/97	8	10	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/92	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/92	9	5	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	05/1/06	8	10	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080059	El Paso County	10/1/92	10/1/92	9	5	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/92	9	5	5	C
080067	Fremont County	10/1/93	10/1/93	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/03	9	5	5	C
080078	Gunnison County	10/1/94	10/1/94	9	5	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
080087	Jefferson County	10/1/05	10/1/05	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/05	6	20	10	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/05	8	10	5	C
080063	Manitou Springs, City of	10/1/92	10/1/92	9	5	5	C
080115	Mesa County	05/1/06	05/1/06	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/03	9	5	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/03	9	5	5	C
080310	Parker, Town of	10/1/92	10/1/97	7	15	5	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C

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COMMUNITY RATING SYSTEM

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Colorado (continued)							
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C
080168	Telluride, Town of	10/1/94	10/1/05	8	10	5	C
080007	Thornton, City of	10/1/94	10/1/99	8	10	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	05/1/06	6	20	10	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
Connecticut							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/04	8	10	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/95	8	10	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090193	Stonington, Borough of	10/1/04	10/1/04	9	5	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/91	9	5	5	C
090070	Westbrook, Town of	05/1/05	05/1/05	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
Delaware							
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
Florida							
120001	Alachua County	10/1/95	10/1/00	8	10	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	10/1/05	7	15	5	C
120180	Apopka, City of	10/1/93	05/1/03	8	10	5	C
120075	Atlantic Beach, City of	10/1/05	10/1/05	8	10	5	C
120193	Atlantis, City of	10/1/92	10/1/94	8	10	5	C
120676	Aventura, City of	10/1/00	05/1/05	7	15	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/05	7	15	5	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C

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	Florida (continued)						
120195	Boca Raton, City of	10/1/92	10/1/94	8	10	5	C
120680	Bonita Springs, City of	05/1/06	05/1/06	7	15	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
125091	Bradenton Beach, City of	10/1/91	10/1/05	7	15	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125092	Brevard County	10/1/91	10/1/93	8	10	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	10/1/93	9	5	5	C
125094	Cape Canaveral, City of	10/1/93	10/1/99	8	10	5	C
125095	Cape Coral, City of	10/1/91	05/1/05	7	15	5	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/05	7	15	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
125097	Cocoa Beach, City of	10/1/94	10/1/04	10	0	0	R
120020	Cocoa, City of	10/1/94	10/1/04	10	0	0	R
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/05	8	10	5	C
120032	Cooper City, City of	10/1/92	10/1/96	8	10	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, Town of	10/1/94	10/1/05	7	15	5	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/94	8	10	5	C
125099	Daytona Beach, City of	10/1/94	05/1/03	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/04	7	15	5	C
125103	Dunedin, City of	10/1/92	04/1/98	8	10	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/05	7	15	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/93	9	5	5	C
120120	Fellsmere, City of	10/1/99	10/1/04	9	5	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	10/1/01	8	10	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	5	C
125107	Gainesville, City of	10/1/92	10/1/97	8	10	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/96	8	10	5	C

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	Florida (continued)						
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	10/1/93	9	5	5	C
120098	Gulf County	10/1/93	10/1/93	9	5	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/99	8	10	5	C
125108	Gulfport, City of	10/1/93	10/1/03	7	15	5	C
125110	Hallandale Beach, City of	10/1/94	05/1/05	7	15	5	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/05	7	15	5	C
120643	Hialeah, City of	10/1/93	10/1/97	8	10	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/04	8	10	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/94	9	5	5	C
120112	Hillsborough County	10/1/92	10/1/02	6	20	10	C
125112	Holly Hill, City of	10/1/94	10/1/94	9	5	5	C
125113	Hollywood, City of	10/1/92	10/1/93	8	10	5	C
125114	Holmes Beach, City of	10/1/91	05/1/06	7	15	5	C
120645	Homestead, City of	05/1/06	05/1/06	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	01/1/98	7	15	5	C
120121	Indian River Shores, Town of	10/1/94	10/1/95	8	10	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	10/1/05	6	20	10	C
120125	Jackson County	10/1/02	10/1/02	9	5	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120077	Jacksonville, City of	10/1/91	10/1/02	7	15	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/00	5	25	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C
120245	Kenneth City, Town of	10/1/92	05/1/06	8	10	5	C
120648	Key Biscayne, City of	04/1/98	04/1/00	6	20	10	C
125121	Key Colony Beach, City of	10/1/92	10/1/95	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/01	8	10	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/94	9	5	5	C
120421	Lake County	10/1/94	10/1/97	8	10	5	C
120212	Lake Park, Town of	10/1/92	10/1/92	9	5	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/04	10/1/04	8	10	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/97	7	15	5	C
125123	Lauderdale by the Sea, City of	04/1/00	05/1/05	8	10	5	C
120044	Lauderhill, City of	10/1/92	10/1/92	9	5	5	C
120169	Layton, City of	10/1/01	10/1/01	8	10	5	C
125124	Lee County	10/1/91	10/1/01	6	20	10	C

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	Florida (continued)						
120145	Levy County	10/1/94	10/1/99	8	10	5	C
125125	Lighthouse Point, City of	10/1/93	10/1/94	8	10	5	C
125126	Longboat Key, Town of	10/1/91	10/1/05	6	20	10	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	10/1/92	9	5	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	10/1/92	9	5	5	C
120153	Manatee County	10/1/91	10/1/05	6	20	10	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/05	6	20	10	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
120160	Marion County	10/1/94	10/1/94	9	5	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120025	Melbourne, City of	10/1/93	10/1/03	8	10	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/04	8	10	5	C
120232	New Port Richey, City of	10/1/93	10/1/95	8	10	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	04/1/98	8	10	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120217	North Palm Beach, Village of	10/1/94	10/1/99	8	10	5	C
120279	North Port, City of	10/1/92	10/1/93	8	10	5	C
125133	North Redington Beach, Town of	10/1/92	10/1/98	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/05	8	10	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	01/1/98	8	10	5	C
120173	Okaloosa County	10/1/95	10/1/05	6	20	10	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	05/1/06	6	20	10	C
120179	Orange County	10/1/91	05/1/02	6	20	10	C
120186	Orlando, City of	10/1/93	10/1/94	8	10	5	C
125136	Ormond Beach, City of	10/1/92	10/1/94	8	10	5	C
120189	Osceola County	10/1/94	10/1/03	7	15	5	C
120404	Palm Bay, City of	10/1/93	10/1/98	8	10	5	C
120192	Palm Beach County	10/1/91	05/1/02	7	15	5	C
120221	Palm Beach Gardens, City of	10/1/03	10/1/03	9	5	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120220	Palm Beach, Town of	10/1/92	10/1/02	7	15	5	C
120684	Palm Coast, City of	05/1/04	05/1/04	7	15	5	C
120223	Palm Springs, Village of	10/1/92	10/1/97	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	10/1/04	8	10	5	C
120230	Pasco County	10/1/92	10/1/02	8	10	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/02	8	10	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	05/1/03	8	10	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	10/1/96	7	15	5	C
120054	Plantation, City of	10/1/92	10/1/02	7	15	5	C
120261	Polk County	10/1/92	10/1/03	7	15	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/04	7	15	5	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C
120234	Port Richey, City of	10/1/92	10/1/94	8	10	5	C
120099	Port St. Joe, City of	10/1/94	10/1/94	9	5	5	C
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	10/1/96	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	04/1/00	7	15	5	C
125144	Sarasota County	10/1/92	10/1/02	6	20	10	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/01	9	5	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/93	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	10/1/96	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/94	8	10	5	C
125147	St. Johns County	10/1/95	10/1/00	7	15	5	C
120285	St. Lucie County	10/1/94	10/1/96	8	10	5	C
120316	St. Marks, Town of	10/1/93	10/1/93	9	5	5	C

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	Florida (continued)						
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	05/1/02	7	15	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/94	8	10	5	C
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/99	7	15	5	C
120058	Tamarac, City of	10/1/92	05/1/06	7	15	5	C
120114	Tampa, City of	10/1/91	10/1/00	7	15	5	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	10/1/00	7	15	5	C
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/05	6	20	10	C
120124	Vero Beach, City of	10/1/93	10/1/98	8	10	5	C
125155	Volusia County	10/1/93	10/1/03	7	15	5	C
120315	Wakulla County	10/1/93	10/1/93	9	5	5	C
125157	Wellington, Village of	10/1/03	10/1/03	9	5	5	C
120229	West Palm Beach, City of	10/1/92	04/1/00	7	15	5	C
120295	Winter Springs, City of	10/1/93	10/1/98	8	10	5	C
120147	Yankeetown, Town of	10/1/94	10/1/97	7	15	5	C
	Georgia						
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130030	Chatham County	10/1/91	05/1/04	7	15	5	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/04	8	10	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	10/1/05	7	15	5	C
130065	Dekalb County	10/1/92	10/1/94	8	10	5	C
130074	Dougherty County	10/1/93	10/1/03	7	15	5	C
130098	Duluth, City of	10/1/97	10/1/97	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130432	Fayette County	05/1/04	05/1/04	7	15	5	C
130431	Fayetteville, City of	05/1/06	05/1/06	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C

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Georgia (continued)							
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/04	8	10	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
Hawaii							
150003	Maui County	10/1/95	10/1/00	8	10	5	C
Idaho							
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	10/1/05	9	5	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	04/1/01	8	10	5	C
160004	Garden City, City of	10/1/98	05/1/03	8	10	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/97	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/02	8	10	5	C
160076	Kootenai County	10/1/92	10/1/00	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/99	8	10	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/01	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/94	9	5	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	10/1/94	9	5	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
Illinois							
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/02	9	5	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	10/1/05	7	15	5	C
170182	DeKalb, City of	05/1/05	05/1/05	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C

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	Illinois (continued)						
170204	Downers Grove, Village of	10/1/91	10/1/02	7	15	5	C
170091	Flossmoor, Village of	10/1/93	04/1/00	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/04	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170400	LaSalle County	05/1/05	05/1/05	9	5	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/01	7	15	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170822	North Utica, Village of	05/1/05	05/1/05	9	5	5	C
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	10/1/97	8	10	5	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/04	8	10	5	C
170169	Tinley Park, City of	10/1/05	10/1/05	7	15	5	C
170173	Wheeling, Village of	10/1/91	10/1/93	8	10	5	C
170222	Willowbrook, Village of	10/1/91	10/1/02	6	20	10	C
170224	Wood Dale, City of	10/1/99	10/1/04	5	25	10	C
	Indiana						
180302	Allen County	10/1/02	10/1/02	9	5	5	C
180006	Bartholomew County	10/1/93	10/1/93	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/98	9	5	5	C
180001	Decatur, City of	10/1/93	10/1/93	9	5	5	C
180257	Evansville, City of	10/1/99	10/1/04	8	10	5	C
180003	Fort Wayne, City of	10/1/91	05/1/04	7	15	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/03	9	5	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/97	9	5	5	C
180382	Milford Junction, City of	10/1/97	10/1/97	9	5	5	C
180082	Noblesville, City of	10/1/91	05/1/04	7	15	5	C
180465	North Webster, City of	10/1/97	10/1/97	9	5	5	C
180122	Syracuse, City of	10/1/97	10/1/97	9	5	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/05	10	0	0	R
	Iowa						
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	10/1/00	8	10	5	C

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	Iowa (continued)						
190227	Des Moines, City of	10/1/91	10/1/02	7	15	5	C
	Kansas						
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200090	Lawrence, City of	10/1/04	10/1/04	8	10	5	C
200215	Lindsborg, City of	10/1/92	10/1/92	9	5	5	C
200173	Olathe, City of	10/1/93	10/1/93	9	5	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
	Kentucky						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/92	8	10	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/05	8	10	5	C
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210120	Jefferson County	10/1/91	10/1/00	6	20	10	C
210067	Lexington-Fayette Urban County	10/1/91	10/1/97	8	10	5	C
210122	Louisville, City of	10/1/91	10/1/00	6	20	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/05	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/92	9	5	5	C
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/92	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
	Louisiana						
220013	Ascension Parish	10/1/92	10/1/04	8	10	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	05/1/05	8	10	5	C
220361	Caddo Parish	10/1/95	10/1/95	9	5	5	C
220037	Calcasieu Parish	10/1/91	10/1/91	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C

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	Louisiana (continued)						
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/92	9	5	5	C
220015	Gonzales, City of	10/1/92	10/1/92	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/00	8	10	5	C
220220	Houma, City of	10/1/92	10/1/04	8	10	5	C
225199	Jefferson Parish	10/1/92	05/1/03	7	15	5	C
225201	Kenner, City of	10/1/92	10/1/93	8	10	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/04	10/1/04	9	5	5	C
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/02	8	10	5	C
220136	Monroe, City of	10/1/03	10/1/03	9	5	5	C
220196	Morgan City, City of	10/1/91	05/1/06	8	10	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	10/1/02	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	10/1/92	8	10	5	C
220204	Slidell, City of	10/1/92	10/1/92	9	5	5	C
220016	Sorrento, Town of	10/1/92	10/1/92	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/91	9	5	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/04	8	10	5	C
220121	Walker, Town of	10/1/92	10/1/92	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/92	9	5	5	C
	Maine						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/01	9	5	5	C
230069	Hallowell, City of	10/1/96	10/1/96	9	5	5	C
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/97	9	5	5	C
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/93	9	5	5	C
230112	Old Town, City of	10/1/05	10/1/05	8	10	5	C

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	Maine (continued)						
230120	Phippsburg, Town of	10/1/93	10/1/93	9	5	5	C
230051	Portland, City of	10/1/93	10/1/01	8	10	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	05/1/05	8	10	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/93	8	10	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
	Maryland						
240042	Bel Air, Town of	10/1/93	10/1/03	8	10	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240012	North Beach, City of	01/1/92	10/1/01	8	10	5	C
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
	Massachusetts						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	10/1/00	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250273	Marshfield, Town of	10/1/91	05/1/97	6	20	10	C
250167	Northampton, City of	05/1/03	05/1/03	8	10	5	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	10/1/95	7	15	5	C
250218	Tewksbury, Town of	10/1/93	10/1/93	9	5	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
	Michigan						
260142	Bedford, Township of	05/1/02	05/1/02	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/03	9	5	5	C
260221	Dearborn Heights, City of	10/1/92	10/1/92	9	5	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/02	8	10	5	C
260140	Midland, City of	10/1/92	10/1/02	6	20	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C

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	Michigan (continued)						
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260577	Portage, City of	10/1/92	05/1/02	8	10	5	C
260128	Sterling Heights, City of	10/1/95	05/1/05	7	15	5	C
260243	Sumpter, Township of	10/1/95	10/1/04	10	0	0	R
260728	Taylor, City of	05/1/03	05/1/03	9	5	5	C
260503	Taymouth, Township of	05/1/03	05/1/03	9	5	5	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
	Minnesota						
275228	Austin, City of	10/1/91	10/1/01	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	Mississippi						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	10/1/03	7	15	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/02	7	15	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/00	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	10/1/95	8	10	5	C
285259	Ocean Springs, City of	10/1/92	10/1/02	8	10	5	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280110	Ridgeland, City of	10/1/94	10/1/04	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/02	6	20	10	C
	Missouri						
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290315	St. Charles County	10/1/01	05/1/05	7	15	5	C
	Montana						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C

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	Montana (continued)						
300028	Bozeman, City of	10/1/92	05/1/03	7	15	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/93	9	5	5	C
300010	Great Falls, City of	10/1/91	04/1/01	7	15	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
	Nebraska						
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	05/1/03	7	15	5	C
	Nevada						
320001	Carson City, City of	10/1/94	04/1/99	8	10	5	C
320003	Clark County	10/1/92	10/1/03	6	20	10	C
320008	Douglas County	10/1/93	10/1/04	6	20	10	C
320005	Henderson, City of	10/1/91	10/1/03	6	20	10	C
325276	Las Vegas, City of	10/1/91	10/1/03	6	20	10	C
320035	Mesquite, City of	10/1/02	10/1/02	8	10	5	C
320007	North Las Vegas, City of	10/1/91	10/1/03	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
	New Hampshire						
330023	Keene, City of	05/1/02	05/1/03	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330141	Rye, Town of	05/1/05	05/1/05	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
	New Jersey						
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/00	7	15	5	C
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/04	7	15	5	C
340427	Bedminster, Township of	10/1/96	10/1/00	7	15	5	C
340459	Berkeley Heights, Township	10/1/94	04/1/99	10	0	0	R
340369	Berkeley, Township of	10/1/92	10/1/94	10	0	0	R
340178	Bloomfield, Town of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/01	7	15	5	C

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	New Jersey (continued)						
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345293	Dover, Township of	10/1/92	10/1/92	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340570	Hackensack Meadowlands Development Commission	10/1/92	10/1/02	8	10	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	05/1/04	05/1/05	8	10	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/97	8	10	5	C
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/99	7	15	5	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/98	8	10	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/01	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	10/1/01	9	5	5	C
345307	North Plainfield, City of	10/1/92	10/1/92	9	5	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	10/1/91	9	5	5	C
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequanock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	10/1/02	8	10	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/97	10	0	0	R
345320	Ship Bottom, Borough of	10/1/92	10/1/02	8	10	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C

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New Jersey (continued)							
340393	Stafford, Township of	10/1/91	10/1/00	7	15	5	C
345323	Stone Harbor, Borough of	10/1/94	10/1/96	8	10	5	C
345324	Surf City, Borough of	10/1/92	10/1/98	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
New Mexico							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/95	8	10	5	C
350001	Bernalillo County	10/1/93	10/1/93	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/03	9	5	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	10/1/94	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/93	8	10	5	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
New York							
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	10/1/91	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	10/1/91	9	5	5	C
360772	Corning, City of	10/1/91	10/1/91	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	10/1/91	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/97	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	New York (continued)						
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	10/1/03	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/94	9	5	5	C
360667	Oneonta, City of	10/1/94	05/1/04	8	10	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/05	8	10	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/01	9	5	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
	North Carolina						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/92	9	5	5	C
370036	Cabarrus County	10/1/91	10/1/91	9	5	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/92	9	5	5	C
370159	Charlotte, City of	10/1/91	05/1/06	5	25	10	C
370263	Clinton, City of	10/1/94	10/1/94	9	5	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C
370078	Currituck County	10/1/93	10/1/03	7	15	5	C
375348	Dare County	10/1/91	10/1/01	7	15	5	C
370085	Durham County	10/1/92	10/1/92	9	5	5	C
370062	Edenton, Town of	10/1/93	10/1/93	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
370190	Farmville, Town of	10/1/04	10/1/04	8	10	5	C
375349	Forsyth County	10/1/93	10/1/93	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C

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	North Carolina (continued)						
370191	Greenville, City of	10/1/92	10/1/02	8	10	5	C
370192	Grifton, Town of	10/1/04	10/1/04	5	25	10	C
370111	Guilford County	10/1/93	10/1/93	9	5	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/05	8	10	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	05/1/06	5	25	10	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	05/1/06	7	15	5	C
370081	Lexington, City of	10/1/93	10/1/93	9	5	5	C
375355	Manteo, Town of	10/1/91	10/1/01	7	15	5	C
370158	Mecklenburg County	10/1/91	05/1/06	6	20	10	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	05/1/05	8	10	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	10/1/01	7	15	5	C
370049	Newport, Town of	10/1/92	10/1/92	9	5	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island	10/1/91	10/1/01	7	15	5	C
375357	Ocean Isle Beach, Town of	10/1/92	10/1/02	7	15	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/06	6	20	10	C
370372	Pitt County	10/1/02	10/1/04	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/01	8	10	5	C
370092	Rocky Mount, City of	10/1/92	10/1/02	8	10	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/05	8	10	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/92	9	5	5	C
370017	Washington, City of	10/1/92	10/1/02	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/03	7	15	5	C

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North Carolina (continued)							
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville, City of	10/1/96	10/1/05	8	10	5	C
370270	Wilson, City of	10/1/91	10/1/05	7	15	5	C
375360	Winston-Salem, City of	10/1/93	10/1/93	9	5	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/01	5	25	10	C
North Dakota							
385364	Fargo, City of	05/1/06	05/1/06	7	15	5	C
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
Ohio							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	10/1/97	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/02	9	5	5	C
Oklahoma							
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/03	8	10	5	C
400234	Chickasha, City of	10/1/92	10/1/92	9	5	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/93	9	5	5	C
400062	Enid, City of	10/1/93	10/1/93	9	5	5	C
400049	Lawton, City of	10/1/91	10/1/04	7	15	5	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400211	Sand Springs, City of	10/1/91	10/1/93	8	10	5	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/96	9	5	5	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C
Oregon							
410137	Albany, City of	10/1/91	05/1/97	8	10	5	C
410090	Ashland, City of	10/1/91	10/1/96	8	10	5	C

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	Oregon (continued)						
410043	Bandon, City of	05/1/05	05/1/05	9	5	5	C
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/02	7	15	5	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	5	C
415588	Clackamas County	10/1/04	10/1/04	5	25	10	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/02	8	10	5	C
410175	Heppner, City of	05/1/06	05/1/06	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
410154	Marion County	04/1/01	04/1/01	7	15	5	C
410096	Medford, City of	10/1/94	10/1/94	9	5	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/03	8	10	5	C
410200	Nehalem, City of	10/1/03	10/1/03	7	15	5	C
410021	Oregon City, City of	10/1/03	10/1/03	9	5	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/01	6	20	10	C
410201	Rockaway Beach, City of	10/1/04	10/1/04	8	10	5	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410039	Scappoose, City of	10/1/93	10/1/98	8	10	5	C
410144	Scio, City of	05/1/04	05/1/04	9	5	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	05/1/06	9	5	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
	Pennsylvania						
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	05/1/06	6	20	10	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	10/1/03	8	10	5	C
420754	Newport, Borough of	10/1/94	10/1/94	9	5	5	C
421101	Shaler, Township of	10/1/94	10/1/04	8	10	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R

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	Pennsylvania (continued)						
421119	Upper St. Clair, Township of	10/1/98	10/1/03	8	10	5	C
420631	Wilkes-Barre, City of	10/1/92	10/1/02	7	15	5	C
	Rhode Island						
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/92	9	5	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/02	8	10	5	C
	South Carolina						
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
450025	Beaufort County	10/1/91	10/1/96	8	10	5	C
450026	Beaufort, City of	10/1/92	10/1/97	8	10	5	C
455413	Charleston County	10/1/95	10/1/05	5	25	10	C
455412	Charleston, City of	10/1/93	05/1/05	7	15	5	C
450056	Colleton County	05/1/05	05/1/05	8	10	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/04	7	15	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle of Palms, City of	10/1/94	10/1/04	7	15	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/91	9	5	5	C
450039	McClellanville, Town of	10/1/00	10/1/00	8	10	5	C
450040	Meggett, City of	10/1/96	10/1/05	6	20	10	C
455417	Mount Pleasant, City of	10/1/94	10/1/01	8	10	5	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	05/1/03	8	10	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450255	Pawley's Island, Town of	10/1/05	10/1/05	9	5	5	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450043	Ravenel, Town of	10/1/96	10/1/05	6	20	10	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C
450249	Rockville, Town of	10/1/98	10/1/05	6	20	10	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	05/1/04	8	10	5	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C
	South Dakota						
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C

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Tennessee							
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470182	Bristol, City of	05/1/06	05/1/06	9	5	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/93	9	5	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/92	9	5	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson	10/1/91	10/1/91	9	5	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
Texas							
485454	Arlington, City of	10/1/91	05/1/05	8	10	5	C
480624	Austin, City of	10/1/91	10/1/99	8	10	5	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	05/1/06	6	20	10	C
480289	Bellaire, City of	10/1/93	10/1/93	9	5	5	C
480586	Benbrook, City of	10/1/91	10/1/02	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/95	9	5	5	C
485459	Burleson, City of	10/1/91	10/1/91	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/03	8	10	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480194	Denton, City of	10/1/91	10/1/01	8	10	5	C
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	05/1/05	7	15	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	05/1/06	7	15	5	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Texas (continued)						
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
485491	Nassau Bay, City of	10/1/92	10/1/94	8	10	5	C
480607	North Richland Hills, City of	10/1/91	10/1/99	7	15	5	C
480206	Odessa, City of	10/1/92	10/1/02	8	10	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480077	Pearland, City of	05/1/05	05/1/05	8	10	5	C
480140	Plano, City of	10/1/92	10/1/03	6	20	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	5	C
480502	Sweetwater, City of	10/1/91	10/1/91	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	05/1/06	8	10	5	C
480662	Wichita Falls, City of	10/1/91	10/1/91	9	5	5	C
	Utah						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	05/1/02	9	5	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	04/1/01	9	5	5	C
490214	North Ogden, City of	10/1/93	05/1/03	8	10	5	C
490216	Orem, City of	10/1/93	10/1/03	8	10	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
	Vermont						
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
	Virginia						
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/02	8	10	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C
510134	Bridgewater, Town of	10/1/96	05/1/06	8	10	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	10/1/03	8	10	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Virginia (continued)						
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510190	Roanoke County	10/1/91	10/1/91	9	5	5	C
510130	Roanoke, City of	10/1/96	05/1/03	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
510182	York County	10/1/05	10/1/05	9	5	5	C
	Washington						
530073	Auburn, City of	10/1/92	05/1/02	7	15	5	C
530074	Bellevue, City of	10/1/92	05/1/06	5	25	10	C
530153	Burlington, City of	10/1/94	04/1/99	6	20	10	C
530103	Centralia, City of	10/1/94	10/1/99	7	15	5	C
530104	Chehalis, City of	10/1/94	05/1/04	6	20	10	C
530024	Clark County	10/1/04	10/1/04	7	15	5	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	5	C
530200	Everson, City of	10/1/94	10/1/99	8	10	5	C
530140	Fife, City of	05/1/06	05/1/06	7	15	5	C
530166	Index, Town of	04/1/98	04/1/98	8	10	5	C
530079	Issaquah, City of	10/1/92	10/1/02	5	25	10	C
530071	King County	10/1/91	10/1/05	3	35	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	05/1/05	7	15	5	C
530169	Monroe, City of	10/1/91	05/1/06	5	25	10	C
530158	Mount Vernon, City of	05/1/97	10/1/02	6	20	10	C
530085	North Bend, City of	10/1/95	05/1/06	6	20	10	C
530138	Pierce County	10/1/95	04/1/00	5	25	10	C
530088	Renton, City of	10/1/94	10/1/99	7	15	5	C
530151	Skagit County	04/1/98	10/1/03	6	20	10	C
535534	Snohomish County	05/1/06	05/1/06	5	25	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	10/1/03	8	10	5	C
530204	Sumas, City of	10/1/93	04/1/98	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530198	Whatcom County	10/1/96	10/1/01	7	15	5	C
	West Virginia						
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
	Wisconsin						
550001	Adams County	10/1/91	10/1/91	9	5	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	5	C
550128	Eau Claire, City of	10/1/91	10/1/01	8	10	5	C
550578	Elm Grove, Village of	04/1/01	04/1/01	8	10	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	Wisconsin (continued)						
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550487	New Berlin, City of	10/1/05	10/1/05	8	10	5	C
550310	Ozaukee County	10/1/91	10/1/91	9	5	5	C
550107	Watertown, City of	10/1/91	10/1/01	8	10	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
	Wyoming						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C

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