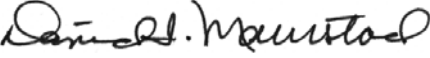




FEMA

August 2005

MEMORANDUM FOR: *Flood Insurance Manual* Subscribers

FROM: David I. Maurstad   
Acting Director  
Mitigation Division  
Emergency Preparedness and Response Directorate

SUBJECT: October 1, 2005, *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 October 1, 2005. Changes are identified by a vertical bar in the margin of the amended pages, and related footers have been modified to reflect the October 1, 2005, effective date.

Following are highlights of the October revisions:

- Clarifies the correct Flood Insurance Rate Map to use when completing an application for flood insurance. (APP, PRP sections)
- Reformats the introductory text of the Lowest Floor Guide section to clarify determination of the lowest floor and use of the Elevation Certificate as related to specific flood zones and building characteristics. (LFG section)
- Adds language noting the optional use of the Elevation Certificate in buildings without a basement or enclosure in unnumbered A zones. (RATE, CONDO, LFG sections)
- Clarifies the description of a crawl space. (RATE, LFG sections)
- Adds guidelines for converting a standard policy to a Preferred Risk Policy due to a map revision. (PRP section)
- Adds new cancellation/nullification reason code 24 for cancel/rewrite due to a map revision, Letter of Map Amendment, or Letter of Map Revision. (CN section)
- Updates the Coastal Barrier Resources System List of Communities. (CBRS section)
- Updates the Community Rating System Eligible Communities list. (CRS section)
- Updates the Index. (IND 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: October 1, 2005

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

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

Remove	Insert
v-viii	v-viii
REF 5-6	REF 5-6
GR 3-4, 7-8	GR 3-4, 7-8
APP 3-4	APP 3-4
RATE 5-6, 23-24, 53-54, 57-58	RATE 5-6, 23-24, 53-54, 57-58
CONDO 15-16	CONDO 15-16
LFG 1-4, 23-26	LFG 1-4, 23-26
CERT 1-2	CERT 1-2
PRP 1-6	PRP 1-6
END 3-4	END 3-4
CN 1-10	CN 1-10
CBRS 3-12	CBRS 3-12
CRS 1-28	CRS 1-28
DEF 1-10	DEF 1-10
IND 1-5	IND 1-5



TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
IV. COVERAGE .....	CONDO 6
A. Property Covered .....	CONDO 6
B. Coverage Limits .....	CONDO 6
C. Replacement Cost and Coinsurance .....	CONDO 7
D. Assessment Coverage .....	CONDO 7
V. DEDUCTIBLES AND FEES.....	CONDO 7
A. Deductibles.....	CONDO 7
B. Federal Policy Fee.....	CONDO 7
VI. TENTATIVE RATES AND SCHEDULED BUILDINGS.....	CONDO 7
VII. COMMISSIONS (DIRECT BUSINESS ONLY).....	CONDO 7
VIII. CANCELLATION OR ENDORSEMENT OF EXISTING UNIT OWNERS' DWELLING POLICIES .....	CONDO 8
IX. APPLICATION FORM .....	CONDO 8
A. Type of Building.....	CONDO 8
B. Replacement Cost Value .....	CONDO 8
C. Coverage.....	CONDO 8
D. Rates and Fees .....	CONDO 9
X. CONDOMINIUM RATING EXAMPLES .....	CONDO 23
<b>LOWEST FLOOR GUIDE.....</b>	<b>LFG 1</b>
I. LOWEST FLOOR DETERMINATION .....	LFG 1
A. Non-Elevated Buildings .....	LFG 1
B. Elevated Buildings in A Zones.....	LFG 1
C. Elevated Buildings in V Zones.....	LFG 2
II. USE OF ELEVATION CERTIFICATE .....	LFG 2
A. Mandatory Use of Elevation Certificate .....	LFG 2
B. Optional Rating Using the Elevation Certificate .....	LFG 2
III. SPECIFIC BUILDING DRAWINGS .....	LFG 8
<b>SPECIAL CERTIFICATIONS.....</b>	<b>CERT 1</b>
I. NFIP ELEVATION CERTIFICATE.....	CERT 1
II. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS .....	CERT 1
Section A - Property Owner Information .....	CERT 1
Section B - Flood Insurance Rate Map (FIRM) Information .....	CERT 2
Section C - Building Elevation Information (Survey Required) .....	CERT 2
Section D - Surveyor, Engineer, or Architect Certification .....	CERT 2
Section E - Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE) .....	CERT 2
Section F - Property Owner (or Owner's Representative) Certification .....	CERT 3
Section G - Community Information (Optional).....	CERT 3
III. FLOODPROOFING CERTIFICATE .....	CERT 3
A. Purpose and Eligibility .....	CERT 3
B. Specifications .....	CERT 3
C. Rating .....	CERT 3
D. Certification .....	CERT 3

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
<b>PREFERRED RISK POLICY</b> .....	PRP 1
I.    GENERAL DESCRIPTION .....	PRP 1
II.   ELIGIBILITY REQUIREMENTS.....	PRP 1
A.    Flood Zone .....	PRP 1
B.    Occupancy .....	PRP 1
C.    Loss History.....	PRP 1
D.    Exclusions .....	PRP 1
III.  DOCUMENTATION.....	PRP 2
IV.   RENEWAL.....	PRP 2
V.    COVERAGE LIMITS.....	PRP 2
VI.   REPLACEMENT COST COVERAGE .....	PRP 2
VII.  DISCOUNTS/FEES/ICC PREMIUM.....	PRP 2
VIII. DEDUCTIBLES.....	PRP 2
IX.   ENDORSEMENTS .....	PRP 2
X.    CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING .....	PRP 2
XI.   CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR.....	PRP 4
XII.  COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION .....	PRP 4
A.    Policy Status.....	PRP 4
B.    Policy Term .....	PRP 4
C.    Agent Information .....	PRP 4
D.    Insured's Mailing Address .....	PRP 4
E.    Disaster Assistance.....	PRP 4
F.    First Mortgagee .....	PRP 4
G.    Second Mortgagee or Other.....	PRP 4
H.    Property Location .....	PRP 5
I.    Community .....	PRP 5
J.    Building and Contents .....	PRP 5
K.    Notice .....	PRP 5
L.    Premium .....	PRP 5
M.    Signature .....	PRP 5
<b>MORTGAGE PORTFOLIO PROTECTION PROGRAM</b> .....	MPPP 1
I.    BACKGROUND .....	MPPP 1
II.   REQUIREMENTS FOR PARTICIPATING IN THE MPPP .....	MPPP 2
A.    General.....	MPPP 2
B.    WYO Arrangement Article III--Fees .....	MPPP 2
C.    Use of WYO Company Fees for Lenders/Serviceors or Others .....	MPPP 2
D.    Notification.....	MPPP 2
E.    Eligibility.....	MPPP 3
F.    Source of Offering .....	MPPP 3
G.    Dual Interest.....	MPPP 3
H.    Term of Policy .....	MPPP 3

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
I. Coverage Offered.....	MPPP 3
J. Policy Form .....	MPPP 4
K. Waiting Period.....	MPPP 4
L. Premium Payment.....	MPPP 4
M. Underwriting--Application .....	MPPP 4
N. Rates .....	MPPP 4
O. Policy Declaration Page Notification Requirements .....	MPPP 4
P. Policy Reformation--Policy Correction.....	MPPP 5
Q. Coverage Basis--Actual Cash Value or Replacement Cost.....	MPPP 5
R. Deductible .....	MPPP 5
S. Federal Policy Fee.....	MPPP 5
T. Renewability .....	MPPP 5
U. Cancellations.....	MPPP 6
V. Endorsement.....	MPPP 6
W. Assignment to a Third Party.....	MPPP 6
X. Article XIII--Restriction on Other Flood Insurance.....	MPPP 6
<b>GENERAL CHANGE ENDORSEMENT .....</b>	<b>END 1</b>
I. ENDORSEMENT RULES.....	END 1
A. Coverage Endorsements.....	END 1
B. Rating Endorsements.....	END 1
C. Misrated Policy .....	END 2
D. Conversion of Standard Rated Policy to PRP Due to Misrating or Map Revision	END 2
E. Changing Deductibles .....	END 2
F. Correcting Property Address .....	END 2
II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY).....	END 3
A. During Last 90 Days of Policy Term.....	END 3
B. During Last 75 Days of Policy Term.....	END 3
C. Refunds Generated from Endorsement Processing .....	END 3
III. PREPARATION OF FORM .....	END 3
A. General Instructions .....	END 3
B. Refund Processing Procedures .....	END 3
IV. ENDORSEMENT RATING EXAMPLES.....	END 5
<b>POLICY RENEWALS .....</b>	<b>REN 1</b>
I. GENERAL INFORMATION .....	REN 1
II. RENEWAL NOTICE .....	REN 1
A. Renewing for the Same Coverage--Option A.....	REN 1
B. Inflation Factor--Option B .....	REN 1
C. No Renewal Notice Generated.....	REN 1
III. PREMIUM PAYMENT DUE.....	REN 1
IV. FINAL NOTICE.....	REN 2
V. RENEWAL EFFECTIVE DATE DETERMINATION .....	REN 2
VI. INSUFFICIENT RENEWAL INFORMATION.....	REN 2
VII. ENDORSEMENTS DURING RENEWAL CYCLE .....	REN 2
VIII. REPETITIVE LOSS TARGET GROUP PROPERTIES.....	REN 2

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
<b>CANCELLATION/NULLIFICATION</b> .....	CN 1
I.    PROCEDURES AND VALID REASONS .....	CN 1
A.    Refund Processing Procedures .....	CN 1
B.    Reason Codes for Cancellation/Nullification of NFIP Policies.....	CN 1
II.   COMPLETING THE CANCELLATION/NULLIFICATION REQUEST FORM.....	CN 7
A.    Current Policy Number .....	CN 7
B.    Policy Term .....	CN 7
C.    Agent Information .....	CN 7
D.    Insured Mail Address.....	CN 7
E.    First Mortgagee .....	CN 7
F.    Other Parties Notified .....	CN 7
G.    Property Location .....	CN 7
H.    Cancellation Reason Code.....	CN 7
I.    Refund.....	CN 7
J.    Signature .....	CN 7
<b>CLAIMS</b> .....	CL 1
I.    INSURED'S RESPONSIBILITIES .....	CL 1
II.   PRODUCER'S RESPONSIBILITIES .....	CL 1
III.  SINGLE ADJUSTER PROGRAM IMPLEMENTATION.....	CL 1
A.    Schedule and Notification.....	CL 1
B.    Training .....	CL 2
C.    Producer Responsibilities.....	CL 2
IV.   INCREASED COST OF COMPLIANCE (ICC) CLAIMS.....	CL 2
<b>POLICY</b> .....	POL 1
DWELLING FORM:	
SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000 .....	POL 2
I.    AGREEMENT .....	POL 3
II.   DEFINITIONS.....	POL 3
III.  PROPERTY COVERED .....	POL 5
IV.   PROPERTY NOT COVERED .....	POL 10
V.    EXCLUSIONS.....	POL 11
VI.   DEDUCTIBLES.....	POL 12
VII.  GENERAL CONDITIONS.....	POL 12
VIII. LIBERALIZATION CLAUSE .....	POL 20
IX.   WHAT LAW GOVERNS.....	POL 20
CLAIM GUIDELINES IN CASE OF A FLOOD.....	POL 21



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

**REGIONAL OFFICES**

The National Flood Insurance Program's Bureau and Statistical Agent operates 10 regional offices within the continental United States.

The primary function of the regional office is lender and producer training through workshops and individual visits. Other services provided by the regional office 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.

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL OFFICES**

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL STAFF**

**TERRITORY**

**Region I**

Suite 200  
140 Wood Road  
Braintree, MA 02184  
(781) 848-1908  
(781) 356-4142 (fax)

Thomas Gann  
Manager

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

**Region II**

Computer Sciences Corporation  
NFIP Region II Office  
304 W Route 38  
Moorestown, NJ 08057-1902  
(856) 252-3707  
(856) 608-8731 (fax)

Vacant

New Jersey, New York

**Region III**

Building T, Suite 13  
1930 East Marlton Pike  
Cherry Hill, NJ 08003-4219  
(856) 489-4003  
(856) 751-2817 (fax)

Richard Sobota, CPCU  
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Delaware, District of Columbia,  
Maryland, Pennsylvania, Virginia,  
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Dunwoody, GA 30338  
(770) 396-9117  
(770) 396-7730 (fax)

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Suite 300  
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Tampa, FL 33637  
(813) 975-7451  
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Lynne Magel  
Program Specialist

Florida

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL OFFICES**

**Region V**

Suite 209  
1111 E. Warrenville Road  
Naperville, IL 60563  
(630) 577-1407  
(630) 577-1437 (fax)

**Region VI**

Suite 108  
15835 Park Ten Place  
Houston, TX 77084  
(281) 829-6880  
(281) 829-6879 (fax)

**Region VII**

The Courtyard  
Suite 13-B  
601 North Mur-Len Road  
Olathe, KS 66062-5445  
(913) 780-4238 or -4247  
(913) 780-4368 (fax)

**Region VIII**

Suite 225  
1746 Cole Boulevard  
Lakewood, CO 80401  
(303) 275-3475  
(303) 275-3471 (fax)

**Region IX**

Suite 103  
1532 Eureka Road  
Roseville, CA 95661  
(916) 780-7889  
(916) 780-7905 (fax)

**Region X**

Suite 108  
19125 Northcreek Parkway  
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**TERRITORY**

Illinois, Indiana, Michigan, Minnesota,  
Ohio, Wisconsin

Arkansas, Louisiana, New Mexico,  
Oklahoma, Texas. Interim basis:  
Puerto Rico, Virgin Islands

Iowa, Kansas, Missouri, Nebraska

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

Arizona, California, Guam, Hawaii,  
Nevada

Alaska, Idaho, Oregon, Washington

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 requirements 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

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.

7. Boathouses Located Partially Over Water

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.

## 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

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 coverage only 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.

NOTE: The mailing address may or may not reflect the community where the property is located. Do not rely on the mailing address when determining community status and identification. Because of possible changes in the Flood Insurance Rate Map (FIRM), do not rely on information from a prior policy.

Enter the community identification number, map panel number, and revision suffix for the community where the property is located. When there is only one panel (i.e., a flat map), the community number will consist of only six digits. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of application.

NOTE: Not all communities that have been assigned NFIP community numbers are participating in the National Flood Insurance Program. Policies may not be written in nonparticipating communities.

Community number and status may be obtained by calling the NFIP insurer, by consulting a local community official, or by checking the NFIP *Community Status Book* online (<http://www.fema.gov/fema/csb.shtm>).

Check YES if the property is located in a Special Flood Hazard Area; otherwise, check NO.

Enter the FIRM zone in the space provided. If the program type is Emergency, leave this area blank.

Check R if the community is in the Regular Program, or check E if the community is in the Emergency Program.

If the community program type is Regular and the building is Pre-FIRM construction, enter the FIRM zone, if known; otherwise, enter UNKNOWN and follow the Alternative Rating procedure explained in the Rating section of this manual. UNKNOWN cannot be used for manufactured homes or other buildings located in a community having flood Zones V or V1-V30 (VE).

Determine whether the community is located in a CBRS or OPA. See CBRS section for additional information.

## J. Building

Complete all required information in this section.

- Building Occupancy

Indicate the type of occupancy for the building (i.e., single family, 2-4 family, other residential, or non-residential).

- Basement or Enclosed Area Below an Elevated Building

Indicate whether the building contains a basement (i.e., lowest floor is below ground on all sides). If an enclosure is the lowest floor for rating, use the "With Basement/Enclosure" Rate Table to determine the rate.

If the enclosure is not the lowest floor for rating, use the "Without Basement/Enclosure" Rate Table and describe the building as "Without Basement/Enclosure." In A zones, this means that the enclosure was designed with proper openings; in Post-FIRM V zones constructed before October 1, 1981, the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment in the enclosure is below the BFE.

The writing company may use the "Obstruction Type" description provided in the *Transaction Record Reporting and Processing (TRRP) Plan* to show the enclosure on the policy declarations page.

- Small Business Risk

Indicate Yes or No.

- Number of Floors or Building Type

Indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building type is a townhouse/rowhouse being covered under an RCBAP, check "Townhouse/Rowhouse (RCBAP Lowrise Only)."

If the building is a manufactured (mobile) home or travel trailer on a foundation, check "Manufactured (Mobile) Home on Foundation" regardless of the building's size. Dimensions of manufactured (mobile) homes and travel trailers are used only for determining replacement cost eligibility, not for rating.

- **Number of Occupancies (Units)**  
For other than single family dwellings, indicate the number of units.
- **Condo Coverage**  
If condominium coverage is being purchased, indicate whether the coverage is for a condominium unit or the entire condominium building.
- **Residential Condominium Building Association Policy**  
For a Residential Condominium Building Association Policy (RCBAP), enter the total number of units (including non-residential) within the building and indicate whether the building is a high-rise or low-rise.
- **Estimated Replacement Cost**  
Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.
- **Insured's Principal Residence**  
Indicate whether the building is the policyholder's principal residence.
- **Building in Course of Construction**  
Indicate whether the building is in the course of construction.
- **Deductible and Deductible Buyback**  
Enter the deductible amount for building and/or contents. Also indicate whether the applicant is "buying back" a \$500 deductible. Refer to page RATE 12 to buy back a \$500 deductible. (See deductible factors on pages RATE 13 and CONDO 22.)
- **Elevated Building**  
Indicate whether this is an elevated building. If it is, also indicate, in the next block, whether the area below the lowest elevated floor is free of obstruction or with obstruction.  
  
For all elevated buildings using elevation for rating, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.

- **Describe Building and Use**  
For other than 1-4 family dwellings, describe the insured building and its use. This includes manufactured (mobile) homes and travel trailers, other residential structures, and non-residential buildings. For all manufactured (mobile) homes and travel trailers, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.
- **State Government Ownership of Property**  
Check YES if the property is owned by state government; otherwise, check NO.

#### **K. Contents**

Check the box that describes the location of the contents to be insured. Describe any contents that are not personal property household contents.

If only building insurance is to be purchased, be sure to notify the applicant of the availability of contents insurance. 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.

#### **L. Construction Data**

##### **1. Construction Date**

Check one of the five blocks in the first part of this section, and enter the appropriate date for the date of construction or building permit date. (For substantial improvement, see the "Substantial Improvement Exception" instructions that follow.)

In the Emergency Program, provide the month/day/year of construction. If the month and day are unknown, enter July 1 (07/01) and enter the best information for the year of construction. The rest of the sections should be left blank.

If the building was constructed or substantially improved on or before December 31, 1974, or before the effective date of the initial FIRM for the community, the building is considered Pre-FIRM construction. Otherwise, the building is considered Post-FIRM.

If the building was substantially improved, enter the actual month, day, and year that



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

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

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non-Residential	Residential <sup>2</sup>	Non-Residential <sup>2</sup>	
+5 or more	.36 / .10	.48 / .15	.62 / .12	.65 / .12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+2 to +4	.80 / .12	.83 / .20	.82 / .17	.89 / .23	
+1	1.56 / .56	1.76 / .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 <sup>4</sup>
0 to +1	.77 / .10	.67 / .17	.72 / .15	.76 / .21	
-1	2.50 / .93	3.17 / 1.02	2.08 / .67	1.84 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>5</sup>	2.93 / 1.20	3.96 / 1.70	2.61 / 1.00	2.74 / 1.35	No Elevation Certificate

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

<sup>2</sup> 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.

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

<sup>4</sup> 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.

<sup>5</sup> 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 RATES<sup>1</sup>**

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 <sup>2</sup>	
	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 <sup>3</sup>	1.90 / .34	2.30 / .89	1.53 / .34	1.66 / .83	1.33 / .34	1.49 / .67	2.84 / .28	4.07 / .25
-1 <sup>4</sup>	4.06 / 2.08	6.05 / 3.33	3.72 / 2.08	5.22 / 2.53	2.63 / 1.88	2.75 / 2.57	***	***
-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 <sup>2</sup>	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 <sup>3</sup>	2.94 / .41	2.60 / 1.91	1.92 / .45	1.82 / 1.13	1.08 / .50	1.08 / .50	2.83 / .45	2.95 / 2.43
-1 <sup>4</sup>	6.47 / 3.14	6.35 / 5.53	3.82 / 2.43	4.35 / 3.45	1.27 / .50	3.88 / .50	***	***
-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 <sup>3</sup>		.55 / .25	.55 / .25	.42 / .25
-1 <sup>4</sup>		.55 / .25	.55 / .25	.42 / .25
-2		.55 / .25	.55 / .25	.46 / .25

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

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

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

<sup>4</sup> 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

insurance policy was purchased until 1990. At that time remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

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

*Example:*

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

**D. Post-'81 V Zone Optional Rating**

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

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

**E. Policies Requiring Re-Rating**

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

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

*Example:*

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

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

*Example:*

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

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

**F. Submit-for-Rate**

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

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

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

1. Completed NFIP Flood Insurance Application.
2. Completed current Elevation Certificate.
3. Variance issued by the local community stating that permission was granted to construct the building. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
4. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
5. The square footage of any enclosure(s) below the elevated floor, the use of the enclosure, a list of machinery and equipment, and the approximate value of each item located in the enclosure.
6. Certified letter from either a local building official, an engineer, or an architect verifying that any such enclosures are designed/ built with breakaway walls.
7. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).
8. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.
9. For elevated buildings, an Elevated Building Determination Form signed by the insured.

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

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC

premium to the producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following two exceptions:

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

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

### **G. Crawl Space**

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

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

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

## 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: 1.53/.34                      Contents: 1.92/.45

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	<b>50,000</b>	<b>1.53</b>	<b>765</b>	<b>100,000</b>	<b>.34</b>	<b>340</b>	<b>0</b>	<b>150,000</b>	<b>1,105</b>	
CONTENTS	<b>20,000</b>	<b>1.92</b>	<b>384</b>	<b>80,000</b>	<b>.45</b>	<b>360</b>	<b>0</b>	<b>100,000</b>	<b>744</b>	
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	<b>1,849</b>
							ICC PREMIUM		<b>35</b>	
							SUBTOTAL		<b>1,884</b>	
							CRS PREMIUM DISCOUNT <u>10%</u>		<b>-188</b>	
							SUBTOTAL		<b>1,696</b>	
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		<b>30</b>	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	<b>1,726</b>

**Premium Calculation:**

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,105 / Contents: \$744                                   |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$1,105 = \$1,105 / Contents: 1.000 x \$744 = \$744 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0   |
| 4. Subtotal:                          | \$1,849   |
| 5. Add ICC Premium:                   | \$35  |
| 6. Subtract CRS Discount:             | -\$188 (10%)  |
| 7. Subtotal:                          | \$1,696   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$30  |
| 10. Total Prepaid Amount:             | \$1,726   |

## 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: 2.24/2.24                      Contents: 1.68/1.68

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	<b>50,000</b>	<b>2.24</b>	<b>1,120</b>	<b>200,000</b>	<b>2.24</b>	<b>4,480</b>	<b>-980</b>	<b>250,000</b>	<b>4,620</b>	
CONTENTS	<b>20,000</b>	<b>1.68</b>	<b>336</b>	<b>80,000</b>	<b>1.68</b>	<b>1,344</b>	<b>-294</b>	<b>100,000</b>	<b>1,386</b>	
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 <b>6,006</b>	
							ICC PREMIUM <b>14</b>			
							SUBTOTAL <b>6,020</b>			
							CRS PREMIUM DISCOUNT    5% <b>-301</b>			
							SUBTOTAL <b>5,719</b>			
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 <b>30</b>			
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT <b>5,749</b>	

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$5,600 / Contents: \$1,680                                     |
| 2. Apply Deductible Factor:           | Building: .825 x \$5,600 = \$4,620 / Contents: .825 x \$1,680 = \$1,386   |
| 3. Premium Reduction:                 | Building: \$5,600 - \$4,620 = \$980 / Contents: \$1,680 - \$1,386 = \$294 |
| 4. Subtotal:                          | \$6,006   |
| 5. Add ICC Premium:                   | \$14  |
| 6. Subtract CRS Discount:             | -\$301 (5%)   |
| 7. Subtotal:                          | \$5,719   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$30  |
| 10. Total Prepaid Amount:             | \$5,749   |

## EXAMPLE 10

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$500/\$500 DEDUCTIBLE OPTION, ZONE AO (WITH CERTIFICATION OF COMPLIANCE)

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: AO (With Certification of Compliance)
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .25/.06                      Contents: .34/.11

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	<b>50,000</b>	<b>.25</b>	<b>125</b>	<b>200,000</b>	<b>.06</b>	<b>120</b>	<b>0</b>	<b>250,000</b>	<b>245</b>	
CONTENTS	<b>20,000</b>	<b>.34</b>	<b>68</b>	<b>80,000</b>	<b>.11</b>	<b>88</b>	<b>0</b>	<b>100,000</b>	<b>156</b>	
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	<b>401</b>
									ICC PREMIUM	<b>4</b>
									SUBTOTAL	<b>405</b>
									CRS PREMIUM DISCOUNT _____%	<b>—</b>
									SUBTOTAL	<b>405</b>
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	<b>—</b>
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____									FEDERAL POLICY FEE	<b>30</b>
									TOTAL PREPAID AMOUNT	<b>435</b>

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$245 / Contents: \$156                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$245 = \$245 / Contents: 1.000 x \$156 = \$156 |
| 3. Premium Reduction:                 | Building: \$0 / Contents: = \$0                                   |
| 4. Subtotal:                          | \$405   |
| 5. Add ICC Premium:                   | \$4   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$405   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$30  |
| 10. Total Prepaid Amount:             | \$435   |

## EXAMPLE 11

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE AH

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH
- Occupancy: Non-Residential
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$3,000/\$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$25,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .84/.30                      Contents: 1.63/.25

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	<b>50,000</b>	<b>.84</b>	<b>420</b>	<b>200,000</b>	<b>.30</b>	<b>600</b>	<b>-127</b>	<b>250,000</b>	<b>893</b>	
CONTENTS	<b>20,000</b>	<b>1.63</b>	<b>326</b>	<b>5,000</b>	<b>.25</b>	<b>13</b>	<b>-42</b>	<b>25,000</b>	<b>297</b>	
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	<b>1,190</b>
							ICC PREMIUM		<b>4</b>	
							SUBTOTAL		<b>1,194</b>	
							CRS PREMIUM DISCOUNT <u>.30%</u>		<b>-358</b>	
							SUBTOTAL		<b>836</b>	
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		<b>—</b>	
							FEDERAL POLICY FEE		<b>30</b>	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		<b>866</b>	

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,020 / Contents: \$339                                 |
| 2. Apply Deductible Factor:           | Building: .875 x \$1,020 = \$893 / Contents: .875 x \$339 = \$297   |
| 3. Premium Reduction:                 | Building: \$1,020 - \$893 = \$127 / Contents = \$339 - \$297 = \$42 |
| 4. Subtotal:                          | \$1,190   |
| 5. Add ICC Premium:                   | \$4   |
| 6. Subtract CRS Discount:             | \$358   |
| 7. Subtotal:                          | \$836   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$30  |
| 10. Total Prepaid Amount:             | \$866   |



**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 <sup>1</sup>	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	.81/.08	.53/.08	.43/.08
-1 <sup>2</sup>	2.06/.76	1.74/.70	1.03/.47
-2	***	***	***

**FIRM ZONES A1-A30, AE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE <sup>1</sup>	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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 <sup>2</sup>	3.01/.75	1.78/.58	.48/.12	.35/.12
-2	***	***	***	.35/.12

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

<sup>2</sup>Use 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/ENCLOSURE<sup>1</sup>**

<b>ELEVATION DIFFERENCE TO NEAREST FOOT</b>	<b>BUILDING</b>	<b>CONTENTS<sup>2</sup></b>	<b>TYPE OF ELEVATION CERTIFICATE</b>
+5 OR MORE	.30/.10	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+2 TO +4	.73/.12	.86/.17	
+1	1.40/.56	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.24/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 TO +1	.53/.10	.79/.15	
-1	1.91/.67	1.93/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>5</sup>	2.42/1.15	2.79/1.00	NO ELEVATION CERTIFICATE

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

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

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

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

<sup>5</sup>For building without basement or enclosure, Elevation Certificate is optional.

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

## 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 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.

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

## II. USE OF ELEVATION CERTIFICATE

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

### A. Mandatory Use of Elevation Certificate

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

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

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

### B. Optional Rating Using the Elevation Certificate

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

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

## PUTTING IT INTO PERSPECTIVE....

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

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

---

### WHERE TO START.....

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

#### STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section C, Item C2. This diagram number refers to one of the eight building diagrams located on Instructions Pages 6 and 7 of the Elevation Certificate.

#### STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C3 of the Elevation Certificate. The letters on the building diagram correspond to the data measurements entered in Items C3.a-f in Section C, Item C3. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

#### STEP 3:

Review measurement in Item C3.a. If the measurement in Item C3.a is lower than the measurement Item C3.f, then you have a building with a basement. The correct lowest floor elevation for rating will be Item C3.a (Building diagrams 2 or 4).

- For Building Diagrams 1 and 3, if Item C3.a is higher than C3.f, the building is slab on grade, or a

walkout first level. Rate as no basement and use item C3.a as the lowest floor elevation for rating.

- If Item C3.c is given, and the property is in a V Zone, Item C3.c will be the correct elevation if there are no enclosures (Building diagram No. 5).
- If Item C3.c is higher than Item C3.a, then you have an elevated building with enclosures below the elevated level. Use Item C3.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C3.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building diagram No. 6).

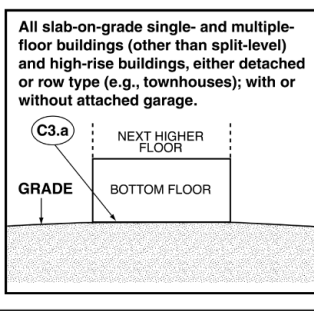
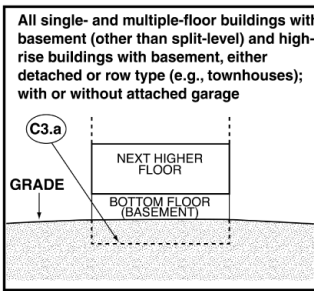
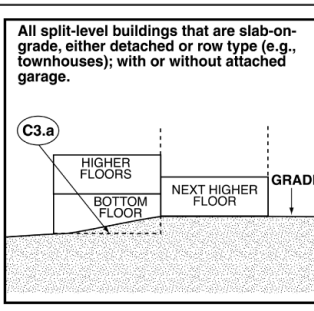
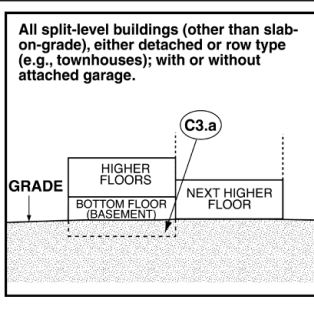
### IMPORTANT HINT:

- If Item C3.h shows vents, and the vents are adequate for the square footage of the crawl space/enclosure, then you have an elevated building with proper venting. The elevation to be used is Item C3.b, top of the next higher floor, as long as the building is not located in a V Zone (Building diagrams 7 and 8).

### WHERE TO GET HELP

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

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

<p><b>BUILDING DIAGRAM #1</b></p> <p><b>Distinguishing Feature:</b> The bottom floor is at or above ground level (grade) on at least one side. *</p> <p><b>Lowest Floor for Rating:</b> Top of slab or lower attached garage if it has machinery &amp; equipment below BFE unless the garage is properly vented.</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C3.a or Item C3.d (if structure has attached garage)</p>	<p>All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #2</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram. *</p> <p><b>Lowest Floor for Rating:</b> Top of basement floor or crawlspace</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C3.a</p>	<p>All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #3</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (excluding garage) is at or above ground level (grade) on at least one side. *</p> <p><b>Lowest Floor for Rating:</b> Top of slab</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C3.a</p>	<p>All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #4</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram. *</p> <p><b>Lowest Floor for Rating:</b> Top of slab (basement floor or crawlspace)</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C3.a</p>	<p>All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.</p> 

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

### BUILDING DIAGRAMS #1-8

**Distinguishing Feature:** All Buildings

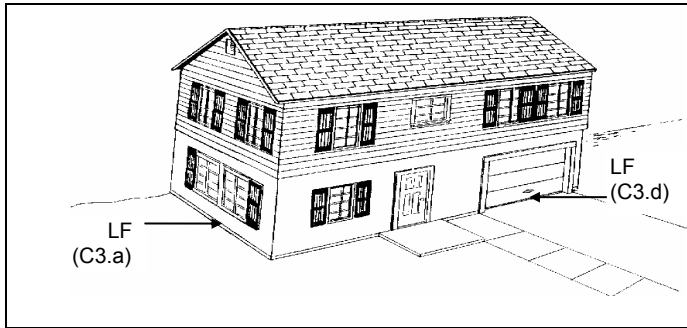
**Lowest Floor Rating:** Difference between the top of the bottom floor and highest adjacent grade

**Elevation Needed for Rating from FEMA Elevation Certificate:**

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

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

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



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

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

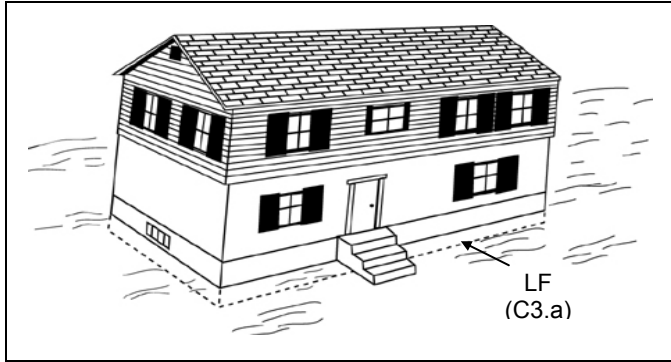
<sup>4</sup> HAG—Highest Adjacent Grade

<sup>5</sup> See page LFG 1 for optional elevation rating

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

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

<b>Building Description</b>	Two floors on slab with attached garage (See Elevation Certificate, Diagram 1)
<b>Machinery or Equipment Servicing Building</b>	Machinery or equipment in garage
<b>Lowest Floor for Rating</b>	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
<b>Application Should Show</b>	Building Type— Two floors Basement— None Is Building Elevated?— No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>no basement/enclosure</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>no basement/enclosure</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

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

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

<sup>5</sup> See page LFG 1 for optional elevation rating

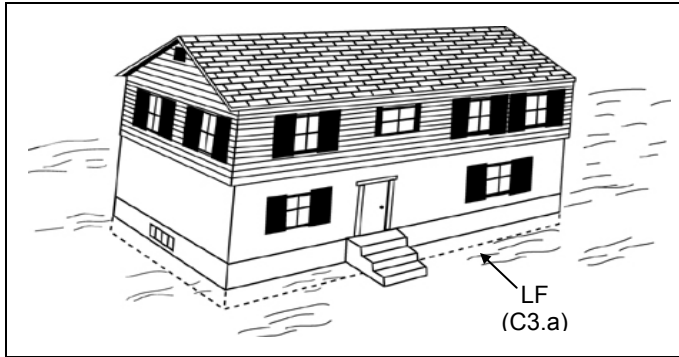
<sup>6</sup> Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

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

<b>Building Description</b>	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is no more than 2 feet below grade, and the distance between the basement/subgrade crawl space floor and the top of the next higher floor is no more than 5 feet.
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Basement/subgrade crawl space
<b>Application Should Show</b>	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>with basement/enclosure</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>with basement</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>with basement/enclosure</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate. See "G. Crawl Space" on page RATE 24.





Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

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

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

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

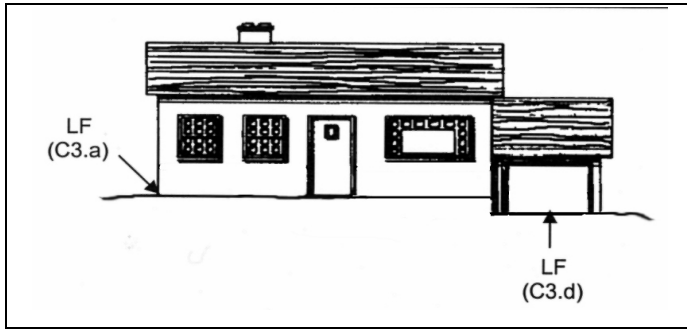
<sup>4</sup> HAG—Highest Adjacent Grade

<sup>5</sup> See page LFG 1 for optional elevation rating

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

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

<b>Building Description</b>	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is subgrade more than 2 feet, or subgrade no more than 2 feet, but the distance between the basement/subgrade crawl space floor and the top of the next higher floor is more than 5 feet.
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Basement/subgrade crawl space
<b>Application Should Show</b>	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <i>with basement/enclosure</i> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <i>with basement</i> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <i>with basement/enclosure</i> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



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

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

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

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

<sup>5</sup> See page LFG 1 for optional elevation rating

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

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

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

<b>Building Description</b>	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
<b>Machinery or Equipment Servicing Building</b>	Machinery or equipment in garage
<b>Lowest Floor for Rating</b>	Top of slab of principal building area only if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
<b>Application Should Show</b>	Building Type— One floor Basement— None Is Building Elevated?— No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>no basement/enclosure</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>no basement/enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>no basement/enclosure</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.

## SPECIAL CERTIFICATIONS

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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 current NFIP Elevation Certificate (EC) became effective on August 1, 1999. Its use became mandatory on October 1, 2000. Since that date, the old EC has not been acceptable for rating policies unless it was completed and certified before October 1, 2000. The current EC and Instructions are reproduced on pages CERT 9-19.

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

An exception is made to this requirement when the community official completes the old Elevation Certificate with elevation data received by the community before October 1, 2000. It must be noted in the Comments area of Section G of the Elevation Certificate that the community had the data on file before October 1, 2000.

Elevation Certificates are required on Post-FIRM construction, but are optional on Pre-FIRM construction. The Elevation Certificate 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 Elevation Certificate 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 Elevation Certificate 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 Elevation Certificate in an attempt to secure a lower rate. The decision to obtain an Elevation Certificate and to request Post-FIRM rating of a Pre-FIRM building is an option of the insured.

- AR and AR Dual Zones

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

Detailed instructions for completion are included on the Elevation Certificate.

The producer is to attach the original of the completed Elevation Certificate 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.

- Latitude, longitude, and related information are requested but are optional.

The information found in Section A of the Elevation Certificate is critical, as it relates to the insured property. Should information be missing from Section A of the Elevation Certificate (with the exception of optional longitude and latitude 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 effective date 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 of the Elevation Certificate, 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.

A parking area located beneath an elevated floor is not considered an attached garage.

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 C3.a may be left blank and the estimated measurements entered in the Comments area of Section D.

Elevations in Section C of the Elevation Certificate 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**

- Includes a comment section for providing additional information not collected in other parts of the certificate.
- Validates the insured property address.

Section D is the surveyor's, engineer's, or architect's certification that the information provided in Sections A, B, and C of the Elevation Certificate 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)**

Information regarding building type (taken from the eight building diagrams), flood zone, and the elevation difference between the lowest floor and the highest adjacent grade next to the building is 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 of the Elevation Certificate.

## 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.

#### 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/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- Probation fees will be charged.
- The Federal Policy Fee of \$11.00 is included in the premium and is not subject to commission.
- The ICC premium is included.

### VIII. DEDUCTIBLES

The standard deductible for PRPs is \$500. Optional deductibles are not available for PRPs.

### IX. ENDORSEMENTS

The PRP may be endorsed to:

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

### X. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING

A policy written as a Standard B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or rewritten as a PRP for only the current policy term.

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite up to 6 years.

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

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

**PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2004**  
**ONE- TO FOUR-FAMILY RESIDENTIAL**  
**BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1</sup>**

With Basement or Enclosure			Without Basement or Enclosure		
Building	Contents	Premium <sup>2,3</sup>	Building	Contents	Premium <sup>2,3</sup>
\$ 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<sup>1,4</sup>**

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium <sup>2</sup>	Contents	Premium <sup>2</sup>
\$ 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 COMBINATIONS<sup>1</sup>**

With Basement or Enclosure			Without Basement or Enclosure		
Building	Contents	Premium <sup>2,3</sup>	Building	Contents	Premium <sup>2,3</sup>
\$ 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<sup>1,4</sup>**

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium <sup>2</sup>	Contents	Premium <sup>2</sup>
\$ 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

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$11.00.

<sup>3</sup>Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit or a contents-only policy.

<sup>4</sup>Contents-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 newly established 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. 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 7, 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.



2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

#### **H. Property Location**

1. Check YES if the location of the property being insured is the same as the address entered in the "Insured's Mailing Address" section. Leave the rest of this section blank unless there is more than one building at the property location.
2. If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.
3. If NO, provide the address or location of the property to be insured.
4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

#### **I. Community**

1. Enter the name of the county or parish where the property is located.
2. Check YES if the property is located in an unincorporated area of a county; otherwise, check NO.
3. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of application. Community number and status may be obtained by calling the writing company, consulting a local community official, or referencing the NFIP *Community Status Book* online at [www.fema.gov/fema/csb.shtm](http://www.fema.gov/fema/csb.shtm).
4. Enter the Flood Insurance Rate Map zone.

#### **J. Building and Contents**

Complete all required information in this section.

1. Check building occupancy: Single Family, 2-4 Family, Other Residential, or Non-Residential (incl. Hotel/Motel).
2. Enter date of construction.
3. Check building type. If the building has a basement or enclosure, count the basement or enclosure as a floor. If the building

type is a manufactured (mobile) home/travel trailer on foundation, enter the make, model, and serial number in the block at the bottom of this section.

4. Check the "Y" box (YES) or the "N" box (NO) for "CONDO UNIT" and "TOWNHOUSE/ROWHOUSE CONDO UNIT."
5. Check location of building's contents. (Contents located entirely in a basement are not eligible for contents-only coverage.)
6. Check YES if the building is the insured's principal residence; otherwise, check NO.
7. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

#### **K. Notice**

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy.

#### **L. Premium**

1. Enter the coverage selected, and the premium, from the appropriate table on the back of the application form.
2. Add the \$50.00 Probation Surcharge, if applicable. Deduct \$1.00 if this is an application for a townhouse/rowhouse condominium unit.

#### **M. Signature**

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

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

**U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY**

O.M.B. No. 1660-0006 Expires July 31, 2006

**National Flood Insurance Program  
FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION**

<input type="checkbox"/> NEW	CURRENT POLICY NUMBER
<input type="checkbox"/> RENEWAL	FL _____
	IF NEW, LEAVE BLANK

<b>POLICY TERM</b>	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER		WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN-NO WAITING		
	ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ AGENCY NO.: _____ AGENT'S TAX ID <input type="checkbox"/> T OR SSN <input type="checkbox"/> S _____		POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION		
<b>AGENT INFORMATION</b>	NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED: _____ _____ _____ INSURED'S SOCIAL SECURITY NUMBER _____		<b>INSURED'S MAILING ADDRESS</b>		
	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (PLEASE SPECIFY) _____ <input type="checkbox"/> FEMA <input type="checkbox"/> HHS    _____ CASE FILE NUMBER _____				
<b>DISASTER ASSISTANCE</b>	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER _____		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY, SPECIFY _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY _____		
	<b>FIRST MORTGAGEE</b>		<b>SECOND MORTGAGEE OR OTHER</b>		
<b>PROPERTY LOCATION</b>	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO    IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____		NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ FLOOD INSURANCE RATE MAP ZONE _____ INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER, SPECIFY _____		
	<b>PROPERTY LOCATION</b>		<b>COMMUNITY</b>		
<b>BUILDING AND CONTENTS</b>	BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL)		CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR		
	CONSTRUCTION DATE _____ IS BUILDING: CONDO UNIT <input checked="" type="checkbox"/> TOWNHOUSE/ROWHOUSE CONDO UNIT <input type="checkbox"/>		INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ESTIMATED REPLACEMENT COST AMOUNT \$ _____		
MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____					
<b>NOTICE</b>	<b>THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP.</b> A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES ARI/AE, ARI/AH, ARI/AO, ARI/A1-A30, ARI/A? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES, EXIST? 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000. <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <i>INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO.</i>		<b>PREMIUM</b> ENTER SELECTED OPTION FROM THE PREMIUM TABLES ON THE BACK OF THIS FORM. BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____ CONTENTS-ONLY COVERAGE AMOUNT: \$ _____ PREMIUM: \$ _____		
<b>SIGNATURE</b>	(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)				
	THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND 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) (OVER)				

PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM

FEMA Form 81-67, JUL 03

PREVIOUS EDITIONS ARE OBSOLETE.

F-089 (1/04)

SPECIAL NOTE TO INSURANCE AGENT: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

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

### A. During Last 90 Days of Policy Term

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

### B. During Last 75 Days of Policy Term

1. If the original Renewal Notice *has not been paid*, the producer must submit the General Change Endorsement for the current policy term only and submit a renewal Application for the upcoming term. *A separate premium payment must be submitted for each transaction.* (The insured and/or mortgagee, if payor, should be advised not to pay the Renewal Notice or Final Notice when a renewal Application and premium have been submitted.)
2. If the original Renewal Notice *has been paid*, the producer must submit the General Change Endorsement together with any required additional premium for the renewal policy term and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy term. The effective date of the endorsement to increase coverage (up to the inflation factor) will be the "renewal date" only if the endorsement and additional premium are received within the 30-day grace period.

### C. Refunds Generated from Endorsement Processing

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

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

## III. PREPARATION OF FORM

### A. General Instructions

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

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

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

Route 4  
Box 179  
Danville, Ohio 43014

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

- The contents location section should be completed if contents coverage is being added/deleted or if the location of the contents being insured within the described building has changed. Provide an explanation of the change of location in the description area of the section.
- The insured must sign and date the General Change Endorsement form whenever there is a request to reduce policy limits, make policy assignment, or change the agent of record.

### B. Refund Processing Procedures

1. The current NFIP insurer (WYO Company or Direct Business) will be responsible for returning the premium for the current and prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that year. Agents submit requests to their carrier.
2. Requests for refunds for more than 2 years must be processed by the NFIP Bureau.
  - a. For requests processed by the Bureau, the current NFIP insurer must submit all of the documentation necessary to

make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:

- The company's statistical records or declarations pages for each policy term and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
- An endorsement request for each year and the premium refund calculation for each year that the company had the policy.
- 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; or a flood zone determination certification that guarantees the accuracy of the information.

- b. In order for the Bureau to process a refund request, the appropriate documentation must be mailed directly to the NFIP Bureau and Statistical Agent, Underwriting Department, P.O. Box 310, Lanham, MD 20703.
3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.
  4. Any lapse in coverage does not extend the number of years the premium refund is allowed.

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

## CANCELLATION/NULLIFICATION

Flood insurance coverage may be terminated at any time, by either canceling or nullifying the policy depending upon the reason for the transaction. If coverage is terminated, the insured may be entitled to a full or partial refund under applicable rules and regulations. In some instances, the insured might be ineligible for a refund.

### I. PROCEDURES AND VALID REASONS

Submit a completed Cancellation/Nullification Request Form and proper documentation to the current NFIP insurer for processing.

#### A. Refund Processing Procedures

1. The current NFIP insurer (WYO Company or Direct Business) will be responsible for returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that year.
2. Requests for refunds for more than 2 years (Reason Codes 4, 6, 10, 16, and 22 only) must be processed by the NFIP Bureau.
  - a. For requests processed by the Bureau, the current NFIP insurer must submit all of the documentation necessary to make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:
    - A policy cancellation request and the premium refund calculation for each year.
    - The company's statistical records or declarations pages for each policy term and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
    - Photographs to verify ineligible risks.
    - For Cancellation Reason Code 22 only (standard policy eligible for PRP): A Letter of Map Amendment (LOMA); a Letter of Map Revision (LOMR); a copy of the most recent flood map marked to show the exact location and flood zone of the building; a letter indicating the exact location and flood zone of the building, and signed and

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

- b. Mail the appropriate documentation to the NFIP Bureau and Statistical Agent, Underwriting Department, P.O. Box 310, Lanham, MD 20703.

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.
4. The insured must have a current NFIP policy to be eligible for a refund of any prior year's premium. All existing refund rules concerning the Federal Policy Fee and producer commission remain in effect.

TRRP reason codes in this section are used for reporting purposes only.

#### B. Reason Codes for Cancellation/Nullification of NFIP Policies

1. **Building Sold or Removed.** (TRRP reason 01)

The insured has sold or transferred ownership of the insured property and no longer has an insurable interest; the builder or developer has requested to cancel the policy mid-term because a newly created association has purchased a policy under its name; or the insured property has been removed from the described location. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property. For buildings sold, proof-of-sale documentation is required.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Up to 2 years
- Cancellation Request: Must be received within 1 year of date of sale or removal
- Documentation: Bill of sale, settlement statement, proof of removal, or proof of total loss

**2. Contents Sold or Removed.** (TRRP reason 02)

The insured has sold or transferred ownership of the insured property and no longer has an insurable interest, or the insured property has been completely removed from the described location. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property at the described location, or the date the property was removed from the described location.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Up to 2 years
- Cancellation Request: Must be received within 1 year of date of sale or removal
- Documentation: Bill of sale, proof of contents removal, or proof of total loss

**3. Policy Canceled and Rewritten To Establish a Common Expiration Date with Other Insurance Coverage.** (TRRP reason 03)

The new policy must be rewritten within the **same company** for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy declarations page, the producer should request *cancellation* of the prior policy. The effective date of the cancellation will be the same as the effective date of the new policy.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 1 year of the new policy effective date
- Documentation: Copy of new policy declarations page

**4. Duplicate NFIP Policies.** (TRRP reason 04)

When a duplicate NFIP policy has been issued, only one policy can remain in effect.

The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

When coverage has been force-placed by a lender using a conventionally written standard policy because the required underwriting information is available, that policy is considered equivalent to the MPPP policy. The WYO Company is authorized to cancel the standard (force-placed) or the MPPP policy, provided that a copy of the force-placement letter from the mortgagee and a copy of the policy declarations page are submitted with the Cancellation/Nullification Request Form.

- Type of Refund: Pro Rata
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: Must be received within 1 year of the policy expiration date
- Documentation: Copy of declaration page(s) and, for the MPPP, a copy of the force-placement letter from the mortgagee

**5. Non-Payment.** (TRRP reason 05)

When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check is returned because of insufficient funds or any other reason the check is not made good to the producer. The bank's notice must be attached to the form when this situation occurs. If the producer can document this, a full premium refund is provided to the producer. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

This reason cannot be used if the producer advanced agency funds and the client simply refused to pay the agency.

- Type of Refund: Full

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off.

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

This reason code is used to cancel an MPPP Policy after the mortgage is paid off.

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

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

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

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

- Type of Refund: Full

- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided no claim has been paid or is pending during the policy year that is being canceled
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Statement from mortgagee that flood insurance is no longer required because the property was removed from the SFHA, and a copy of the LOMA/LOMR

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

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

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Documentation: Repetitive Loss Target Group Report provided by the NFIP Bureau and Statistical Agent

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

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

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

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

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

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

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

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

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

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

Effective February 1, 2005, this reason code is used to cancel and rewrite a standard flood insurance policy to a PRP as the result of a map revision, LOMA, or LOMR. The standard policy will be canceled and rewritten as a PRP as of inception. Use New/Renewal Indicator 'Z' to report the new policy. Premium from the canceled policy will be applied to the PRP with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and

one prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

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

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

### **A. Current Policy Number**

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

### **B. Policy Term**

Enter the policy term and the cancellation effective date.

### **C. Agent Information**

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

### **D. Insured Mail Address**

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

### **E. First Mortgagee**

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

### **F. Other Parties Notified**

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

### **G. Property Location**

Enter the location of the insured property.

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

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

### **I. Refund**

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

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

### **J. Signature**

The insured must sign and date the Cancellation/Nullification Request Form for all cancellation reason codes except 5 and 6. The producer must sign, date, and enter a Tax I.D. Number or Social Security Number in every case. After completing the form, attach all required supporting documents and mail the original to the NFIP.

The producer should retain the second copy, give the third copy to the insured, and the fourth copy to the mortgagee.

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

**Processing Outcomes for Cancellation/Nullification  
of a Flood Insurance Policy**

Reason Code for Cancellation/ Nullification (with TRRP Code)	PREMIUM REFUND		FEDERAL POLICY FEE AND PROBATION SURCHARGE			PRODUCER COMMISSION (Direct Business Only)		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓		✓			✓	
2 (02)		✓		✓			✓	
3 (03)		✓		✓			✓	
4 (04)		✓		✓			✓	
5 (05)	✓		✓			✓		
6 (06)	✓		✓			✓		
7 (08)	✓		✓			✓		
8 (50)		✓		✓			✓	
9 (09)	✓		✓					✓
10 (45)		✓		✓			✓	
12 (52)		✓		✓			✓	
13 (60)	✓		✓			✓		
14 (70)	✓		✓			✓		
15 (16)	✓		✓			✓		
16 (17)		✓		✓			✓	
18 (52)		✓		✓			✓	
19 (20)	✓		✓					✓
20 (21)	✓		✓			✓		
21 (10)			NO REFUND ALLOWED			✓		✓
22 (22)	✓		✓			✓		
23 (23)			NO REFUND ALLOWED			✓		✓
24 (24)	✓		✓					✓

CN 8

October 1, 2005

**U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY**

O.M.B. No. 1660-0006 Expires July 31, 2006

National Flood Insurance Program

**FLOOD INSURANCE CANCELLATION/NULLIFICATION REQUEST FORM**

CURRENT POLICY NUMBER  
FL \_\_\_\_\_

IF THIS POLICY IS CANCELED BY THE INSURED THROUGH HIS AUTHORIZED REPRESENTATIVE, IT SHALL REMAIN IN FORCE FOR THE BENEFIT OF THE MORTGAGEE (OR TRUSTEE) FOR 30 DAYS AFTER WRITTEN NOTICE TO THE MORTGAGEE (OR TRUSTEE) OF SUCH CANCELLATION AND THEN CEASE. SEE REVERSE SIDE FOR PRIVACY STATEMENT.

POLICY TERM IS FROM     /    /     TO     /    /      
MM DD YY MM DD YY

CANCELLATION EFFECTIVE DATE     /    /      
MM DD YY

MAILING ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT/BROKER WHOSE POLICY IS BEING TERMINATED

NAME, ADDRESS, AND PHONE NO. OF INSURED FOR MAILING REFUND

NAME, ADDRESS, PHONE NO., AND FAX NO. OF FIRST MORTGAGEE INCLUDING LOAN NUMBER

OTHER PARTIES NOTIFIED

INSURED PROPERTY LOCATION

- THIS POLICY MAY ONLY BE CANCELED UPON TERMINATION OF THE INSURED'S OWNERSHIP IN THE PROPERTY COVERED AT THE LOCATION DESCRIBED ON THE DECLARATION PAGE OF THE POLICY FOR REASON CODES (1) AND (2) BELOW. CANCELLATION REASON CODE: \_\_\_\_\_
- |  |   |
|--|---|
| 1) BUILDING SOLD OR REMOVED.   | 13) VOIDANCE PRIOR TO EFFECTIVE DATE.   |
| 2) CONTENTS SOLD OR REMOVED.   | 14) VOIDANCE DUE TO CREDIT CARD ERROR.  |
| 3) POLICY CANCELED AND REWRITTEN TO ESTABLISH COMMON EXPIRATION DATE WITH OTHER INSURANCE COVERAGE.        | 15) INSURANCE NO LONGER REQUIRED BASED ON FEMA REVIEW OF LENDER'S SFHA DETERMINATION (LODR).                |
| 4) DUPLICATE NFIP POLICIES.  | 16) DUPLICATE POLICIES FROM SOURCES OTHER THAN THE NFIP.  |
| 5) NON-PAYMENT.  | 18) MORTGAGE PAID OFF ON MPPP POLICY.   |
| 6) RISK NOT ELIGIBLE FOR COVERAGE.   | 19) INSURANCE NO LONGER REQUIRED BY MORTGAGEE BECAUSE STRUCTURE REMOVED FROM SFHA BY MEANS OF LOMA OR LOMR. |
| 7) PROPERTY CLOSING DID NOT OCCUR (NO INSURABLE INTEREST).   | 20) POLICY WRITTEN TO WRONG FACILITY (REPETITIVE LOSS TARGET GROUP).  |
| 8) POLICY OBTAINED FOR PROPERTY CLOSING, BUT NOT REQUIRED BY MORTGAGEE AS PROPERTY NOT IN SFHA.            | 21) OTHER: CONTINUOUS LAKE FLOODING OR CLOSED BASIN LAKES.  |
| 9) INSURANCE NO LONGER REQUIRED BY MORTGAGEE; PROPERTY NO LONGER IN SFHA BECAUSE OF PHYSICAL MAP REVISION. | 22) CANCEL/REWRITE DUE TO MISRATING.  |
| 10) CONDOMINIUM POLICY (UNIT OR ASSOCIATION) CONVERTING TO RCBAF.  | 23) FRAUD.  |
| 12) MORTGAGE PAID OFF.   | 24) CANCEL/REWRITE DUE TO MAP REVISION, LOMA, OR LOMR.  |

MAKE REFUND PAYABLE TO: INSURED  PAYOR  AGENT  (REASON 5 ABOVE ONLY)

MAIL REFUND TO: INSURED  PAYOR  AGENT  (REASON 5 OR AT REQUEST OF INSURED)

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENT MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER 18 U.S. CODE, SECTION 1001. INSURANCE AGENT ALSO CERTIFIES THAT ITEMS ON THE REVERSE HAVE BEEN DISCUSSED WITH INSURED.

SIGNATURE OF INSURED \_\_\_\_\_ MM DD YY

SIGNATURE OF AGENT/BROKER \_\_\_\_\_ MM DD YY

(NOT REQUIRED FOR REASON 5 OR 6)

AGENT BROKER TAX ID  SSN  \_\_\_\_\_

**PLEASE ATTACH ALL REQUIRED DOCUMENTS TO NFIP COPY OF CANCELLATION/NULLIFICATION FORM.**

FEMA Form 81-17, JUL 03 PREVIOUS EDITIONS ARE OBSOLETE. F-052 (4/05)

**SPECIAL NOTE TO INSURANCE AGENT: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.**

POLICY TERM INFORMATION MORTGAGEE REQUESTOR CANCELLATION REASON CODE SIGNATURE

**FLOOD INSURANCE  
CANCELLATION/NULIFICATION REQUEST FORM  
FEMA FORM 81-17**

**NONDISCRIMINATION**

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

**PRIVACY ACT**

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Repetitive Loss Target Group (RLTG) property owners and Preferred Risk Policy (PRP) owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Solicitation of your Social Security Number (SSN) is authorized under Executive Order 9397. Providing the SSN, as well as the other information, is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

**GENERAL**

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

**AUTHORITY**

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

**PAPERWORK BURDEN DISCLOSURE NOTICE**

Public reporting burden for this form is estimated to average 7.5 minutes per response. Burden means the time, effort, and financial resources expended by persons to generate, maintain, retain, disclose, or to provide information to us. You may send comments regarding the burden estimate or any aspect of the form, including suggestions for reducing the burden to: 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 (1660-0006). **NOTE: Do not send your completed form to this address.**

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Baldwin County (Uninc. Areas)	AL	015000	Y	Y
Dauphin Island (Town)	AL	010418	Y	Y
Gulf Shores (Town)	AL	015005	N	Y
Mobile County (Uninc. Areas)	AL	015008	Y	Y
Orange Beach (City)	AL	015011	N	Y
Branford (Town)	CT	090073	Y	N
Bridgeport (City)	CT	090002	Y	Y
Clinton (Town)	CT	090061	Y	Y
East Lyme (Town)	CT	090096	Y	N
Fenwick (Borough)	CT	090187	Y	N
Groton (City)	CT	090126	Y	N
Groton (Town)	CT	090097	Y	Y
Groton Long Point Association	CT	090167	Y	N
Madison (Town)	CT	090079	Y	N
Milford (City)	CT	090082	Y	Y
New Haven (City)	CT	090084	N	Y
New London (City)	CT	090100	Y	N
Norwalk (City)	CT	090012	Y	Y
Old Lyme (Town)	CT	090103	Y	N
Old Saybrook (Town)	CT	090069	Y	N
Stonington (Borough)	CT	090193	Y	N
Stonington (Town)	CT	090106	Y	N
Stratford (Town)	CT	090016	N	Y
Waterford (Town)	CT	090107	Y	N
West Haven (City)	CT	090092	N	Y
Westbrook (Town)	CT	090070	Y	N
Westport (Town)	CT	090019	Y	Y
Kent County (Uninc. Areas)	DE	100001	Y	Y
Lewes (City)	DE	100041	N	Y
Little Creek (Town)	DE	100015	N	Y
Rehoboth Beach (City)	DE	105086	Y	Y
Slaughter Beach (Town)	DE	100050	Y	Y
Sussex County (Uninc. Areas)	DE	100029	Y	Y
Bay County (Uninc. Areas)	FL	120004	N	Y
Bradenton Beach (City)	FL	125091	N	Y
Brevard County (Uninc. Areas)	FL	125092	N	Y
Cedar Key (City)	FL	120373	N	Y
Charlotte County (Uninc. Areas)	FL	120061	N	Y
Clearwater (City)	FL	125096	N	Y
Collier County (Uninc. Areas)	FL	120067	N	Y
Dania Beach (City)	FL	120034	N	Y
Destin (City)	FL	125158	N	Y
Dixie County (Uninc. Areas)	FL	120336	N	Y
Dunedin (City)	FL	125103	N	Y

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Escambia County (Uninc. Areas)	FL	120080	Y	Y
Fernandina Beach (City)	FL	120172	N	Y
Flagler County (Uninc. Areas)	FL	120085	N	Y
Fort Lauderdale (City)	FL	125105	N	Y
Fort Pierce (City)	FL	120286	N	Y
Franklin County (Uninc. Areas)	FL	120088	Y	Y
Gulf Breeze (City)	FL	120275	Y	Y
Gulf County (Uninc. Areas)	FL	120098	Y	Y
Hillsborough Co. (Uninc. Areas)	FL	120112	Y	Y
Hollywood (City)	FL	125113	N	Y
Indian River Co. (Uninc. Areas)	FL	120119	N	Y
Islamorada (Village)	FL	120424	Y	Y
Islandia (City)	FL	120647	Y	Y
Jacksonville (City)	FL	120077	N	Y
Jupiter (Town)	FL	125119	N	Y
Jupiter Island (Town)	FL	120162	Y	Y
Key Biscayne (Village)	FL	120648	N	Y
Layton (City)	FL	120169	N	Y
Lee County (Uninc. Areas)	FL	125124	Y	Y
Levy County (Uninc. Areas)	FL	120145	N	Y
Longboat Key (Town)	FL	125126	N	Y
Malabar (Town)	FL	120024	N	Y
Manatee County (Uninc. Areas)	FL	120153	Y	Y
Marathon (City)	FL	120681	Y	N
Martin County (Uninc. Areas)	FL	120161	Y	Y
Miami (City)	FL	120650	N	Y
Miami-Dade County (Uninc. Areas)	FL	120635	Y	Y
Monroe County (Uninc. Areas)	FL	125129	Y	Y
Naples (City)	FL	125130	N	Y
Nassau County (Uninc. Areas)	FL	120170	N	Y
New Smyrna Beach (City)	FL	125132	N	Y
North Palm Beach (Village)	FL	120217	N	Y
Oak Hill (City)	FL	120624	N	Y
Okaloosa County (Uninc. Areas)	FL	120173	N	Y
Orchid (Town)	FL	120122	N	Y
Palm Bay (City)	FL	120404	N	Y
Palm Beach Co. (Uninc. Areas)	FL	120192	N	Y
Pasco Co. (Uninc. Areas)	FL	120230	N	Y
Pensacola Beach-SRIA	FL	125138	Y	Y
Pinellas County (Uninc. Areas)	FL	125139	N	Y
Ponce Inlet (Town)	FL	120312	N	Y
Port St. Joe (City)	FL	120099	N	Y
Port St. Lucie (City)	FL	120287	N	Y
Riviera Beach (City)	FL	125142	N	Y
Sanibel (City)	FL	120402	N	Y



# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Santa Rosa Co. (Uninc. Areas)	FL	120274	Y	Y
Sarasota (City)	FL	125150	N	Y
Sarasota County (Uninc. Areas)	FL	125144	N	Y
Sewall's Point (Town)	FL	120164	N	Y
St. Augustine (City)	FL	125145	N	Y
St. Augustine Beach (City)	FL	125146	N	Y
St. Johns County (Uninc. Areas)	FL	125147	N	Y
St. Lucie County (Uninc. Areas)	FL	120285	N	Y
St. Petersburg (City)	FL	125148	N	Y
Titusville (City)	FL	125152	N	Y
Venice (City)	FL	125154	N	Y
Volusia County (Uninc. Areas)	FL	125155	N	Y
Wakulla County (Uninc. Areas)	FL	120315	N	Y
Walton County (Uninc. Areas)	FL	120317	Y	Y
Bryan County (Uninc. Areas)	GA	130016	N	Y
Camden County (Uninc. Areas)	GA	130262	Y	Y
Chatham County (Uninc. Areas)	GA	130030	Y	Y
Glynn County (Uninc. Areas)	GA	130092	Y	Y
Jekyll Island State Park Authority	GA	130201	N	Y
Liberty County (Uninc. Areas)	GA	130123	N	Y
McIntosh County (Uninc. Areas)	GA	130130	N	Y
Cameron Parish (Uninc. Areas)	LA	225194	Y	Y
Grand Isle (Town)	LA	225197	Y	Y
Iberia Parish (Uninc. Areas)	LA	220078	N	Y
Jefferson Parish (Uninc. Areas)	LA	225199	Y	Y
La Fourche Parish (Unincorp.)	LA	225202	Y	N
Plaquemines Parish (Unincorp.)	LA	220139	Y	Y
St. Bernard Parish (Unincorp.)	LA	225204	Y	Y
St. Mary Parish (Uninc. Areas)	LA	220192	Y	N
Terrebonne Parish (Unincorp.)	LA	225206	Y	N
Vermilion Parish (Unincorp.)	LA	220221	Y	Y
Aquinnah (Town)	MA	250070	Y	Y
Barnstable (Town)	MA	250001	Y	Y
Beverly (City)	MA	250077	Y	N
Boston (City)	MA	250286	Y	Y
Bourne (Town)	MA	255210	Y	N
Brewster (Town)	MA	250003	Y	N
Chatham (Town)	MA	250004	Y	Y
Chilmark (Town)	MA	250068	Y	Y
Cohasset (Town)	MA	250236	Y	N
Dartmouth (Town)	MA	250051	Y	Y
Dennis (Town)	MA	250005	Y	Y
Duxbury (Town)	MA	250263	Y	N
Eastham (Town)	MA	250006	Y	Y

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Edgartown (Town)	MA	250069	Y	Y
Essex (Town)	MA	250080	Y	N
Fairhaven (Town)	MA	250054	Y	N
Falmouth (Town)	MA	255211	Y	N
Gloucester (City)	MA	250082	Y	N
Gosnold (Town)	MA	250071	Y	Y
Hull (Town)	MA	250269	Y	N
Ipswich (Town)	MA	250086	Y	Y
Kingston (Town)	MA	250270	Y	N
Manchester (Town)	MA	250090	Y	N
Marion (Town)	MA	255213	Y	N
Marshfield (Town)	MA	250273	Y	N
Mashpee (Town)	MA	250009	Y	Y
Mattapoisett (Town)	MA	255214	Y	N
Nantucket (Town)	MA	250230	Y	N
Newbury (Town)	MA	250096	N	Y
Oak Bluffs (Town)	MA	250072	Y	Y
Orleans (Town)	MA	250010	Y	Y
Plymouth (Town)	MA	250278	Y	N
Provincetown (Town)	MA	255218	N	Y
Quincy (City)	MA	255219	N	Y
Rockport (Town)	MA	250100	Y	N
Rowley (Town)	MA	250101	N	Y
Salisbury (Town)	MA	250103	N	Y
Sandwich (Town)	MA	250012	Y	Y
Scituate (Town)	MA	250282	Y	N
Swampscott (Town)	MA	250105	Y	N
Swansea (Town)	MA	255221	Y	N
Tisbury (Town)	MA	250073	Y	N
Truro (Town)	MA	255222	Y	Y
Wareham (Town)	MA	255223	Y	N
Wellfleet (Town)	MA	250014	N	Y
West Tisbury (Town)	MA	250074	Y	N
Westport (Town)	MA	255224	Y	Y
Winthrop (Town)	MA	250289	N	Y
Yarmouth (Town)	MA	250015	Y	Y
Calvert County (Uninc. Areas)	MD	240011	Y	Y
Crisfield (City)	MD	240062	N	Y
Dorchester Co. (Uninc. Areas)	MD	240026	Y	Y
Kent County (Uninc. Areas)	MD	240045	Y	Y
Queen Annes Co. (Uninc. Areas)	MD	240054	Y	N
Somerset County (Uninc. Areas)	MD	240061	Y	Y
St. Marys County (Unin. Areas)	MD	240064	Y	Y
Talbot County (Uninc. Areas)	MD	240066	Y	N

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Wicomico County (Uninc. Areas)	MD	240078	Y	N
Worcester Co. (Uninc. Areas)	MD	240083	N	Y
Andrews Island	ME	230967	Y	N
Cape Elizabeth (Town)	ME	230043	Y	Y
Cranberry Isles (Town)	ME	230278	Y	N
Cumberland (Town)	ME	230162	Y	N
Cutler (Town)	ME	230310	Y	Y
Georgetown (Town)	ME	230209	N	Y
Harpswell (Town)	ME	230169	Y	N
Harrington (Town)	ME	230314	Y	N
Islesboro (Town)	ME	230256	Y	N
Jonesport (Town)	ME	230138	Y	N
Kennebunk (Town)	ME	230151	Y	N
Kittery (Town)	ME	230171	Y	N
Lubec (Town)	ME	230139	Y	N
Machiasport (Town)	ME	230141	Y	N
Milbridge (Town)	ME	230142	N	Y
Ogunquit (Town)	ME	230632	N	Y
Perry (Town)	ME	230319	Y	N
Phippsburg (Town)	ME	230120	Y	Y
Portland (City)	ME	230051	Y	N
Roque Bluffs (Town)	ME	230322	Y	Y
Scarborough (Town)	ME	230052	Y	N
Steuben (Town)	ME	230323	Y	Y
Wells (Town)	ME	230158	Y	Y
York (Town)	ME	230159	Y	N
Alpena (City)	MI	260010	Y	N
Alpena (Township)	MI	260011	Y	N
Arcadia (Township)	MI	260306	Y	N
Bay De Noc (Township)	MI	260685	Y	N
Blaine (Township)	MI	260027	Y	N
Brownstown (Charter Township)	MI	260218	Y	N
Cedarville (Township)	MI	260659	Y	N
Clark (Township)	MI	260759	Y	N
Detour (Township)	MI	260775	Y	N
Drummond Island (Township)	MI	260803	Y	N
Ensign (Township)	MI	260752	Y	N
Frenchtown (Charter Township)	MI	260146	Y	N
Garfield (Township)	MI	260766	Y	N
Hendricks (Township)	MI	260806	Y	N
Houghton (Township)	MI	260799	Y	N
Hudson (Township)	MI	260807	Y	N
Huron (Township)	MI	260415	Y	N
LaSalle (Township)	MI	260148	Y	N

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Luna Pier (City)	MI	260150	Y	N
Moran (Township)	MI	260443	Y	N
Onota (Township)	MI	260345	Y	N
Port Austin (Township)	MI	260290	Y	N
Powell (Township)	MI	260452	Y	N
St. Ignace (Township)	MI	260444	Y	N
White River (Township)	MI	260299	Y	N
Whitefish (Township)	MI	260321	Y	N
Whitney (Township)	MI	260018	Y	N
Duluth (City)	MN	270421	Y	N
Gautier (City)	MS	280332	Y	N
Hancock County (Uninc. Areas)	MS	285254	Y	N
Harrison County (Uninc. Areas)	MS	285255	Y	Y
Jackson County (Uninc. Areas)	MS	285256	Y	Y
Ocean Springs (City)	MS	285259	Y	N
Bald Head Island (Village)	NC	370442	N	Y
Brunswick Co. (Uninc. Areas)	NC	370295	Y	Y
Carolina Beach (Town)	NC	375347	Y	N
Carteret County (Uninc. Areas)	NC	370043	N	Y
Currituck Co. (Uninc. Areas)	NC	370078	Y	Y
Dare County (Uninc. Areas)	NC	375348	Y	Y
Hyde County (Uninc. Areas)	NC	370133	N	Y
Kill Devil Hills (Town)	NC	375353	Y	N
Nags Head (Town)	NC	375356	Y	Y
New Hanover Co. (Uninc. Areas)	NC	370168	Y	Y
North Topsail Beach (Town)	NC	370466	Y	N
Onslow County (Uninc. Areas)	NC	370340	Y	Y
Pender County (Uninc. Areas)	NC	370344	Y	N
Pine Knoll Shores (Town)	NC	370267	N	Y
Sunset Beach (Town)	NC	375359	Y	N
Wrightsville Beach (Town)	NC	375361	Y	N
Aberdeen (Township)	NJ	340312	N	Y
Bass River (Township)	NJ	340085	N	Y
Berkeley (Township)	NJ	340369	N	Y
Brick (Township)	NJ	345285	Y	Y
Brigantine (City)	NJ	345286	N	Y
Cape May City (City)	NJ	345288	N	Y
Dennis (Township)	NJ	340552	Y	Y
Galloway (Township)	NJ	340008	N	Y
Highlands (Borough)	NJ	345297	N	Y
Keyport (Borough)	NJ	340304	Y	N
Lacey (Township)	NJ	340376	N	Y
Little Egg Harbor (Township)	NJ	340380	N	Y
Long Beach (Township)	NJ	345301	N	Y

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Lower (Township)	NJ	340153	N	Y
Maurice River (Township)	NJ	340172	Y	Y
Middle (Township)	NJ	340154	Y	Y
Middletown (Township)	NJ	340313	Y	N
Monmouth Beach (Borough)	NJ	340315	Y	N
North Wildwood (City)	NJ	345308	Y	N
Ocean City (City)	NJ	345310	N	Y
Old Bridge (Township)	NJ	340265	Y	N
Port Republic (City)	NJ	340016	N	Y
Rumson (Borough)	NJ	345316	Y	N
Sea Bright (Borough)	NJ	345317	Y	Y
Stafford (Township)	NJ	340393	Y	Y
Stone Harbor (Borough)	NJ	345323	Y	N
Union Beach (Borough)	NJ	340331	Y	N
Upper (Township)	NJ	340159	N	Y
West Cape May (Borough)	NJ	340160	N	Y
Asharoken (Village)	NY	365333	Y	N
Babylon (Town)	NY	360790	Y	Y
Bayville (Village)	NY	360988	N	Y
Belle Terre (Village)	NY	361532	Y	N
Brookhaven (Town)	NY	365334	Y	Y
Brownville (Town)	NY	361063	Y	N
Cape Vincent (Town)	NY	361062	Y	N
East Hampton (Town)	NY	360794	Y	Y
East Hampton (Village)	NY	360795	Y	N
Ellisburg (Town)	NY	360334	Y	N
Evans (Town)	NY	360240	Y	N
Freeport (Village)	NY	360464	Y	N
Glen Cove (City)	NY	360465	N	Y
Head of the Harbor (Village)	NY	361513	Y	N
Hempstead (Town)	NY	360467	Y	Y
Henderson (Town)	NY	360338	Y	N
Hounsfield (Town)	NY	360340	Y	N
Huntington (Town)	NY	360796	Y	Y
Huntington Bay (Village)	NY	361543	Y	N
Islip (Township)	NY	365337	Y	Y
Lattingtown (Village)	NY	360474	Y	Y
Lloyd Harbor (Village)	NY	360799	Y	Y
Lyme (Town)	NY	360343	Y	N
New Haven (Town)	NY	360655	Y	N
New York (City)	NY	360497	N	Y
Nissequogue (Village)	NY	361510	Y	N
North Haven (Village)	NY	360800	Y	Y
Old Field (Village)	NY	361545	Y	N

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Oswego (City)	NY	360656	Y	N
Oswego (Town)	NY	360657	Y	N
Oyster Bay (Town)	NY	360483	Y	Y
Parma (Town)	NY	360425	Y	N
Poquott (Village)	NY	361518	Y	N
Port Jefferson (Village)	NY	360804	Y	Y
Richland (Town)	NY	360660	Y	N
Riverhead (Town)	NY	360805	Y	Y
Sands Point (Village)	NY	360492	Y	Y
Sandy Creek (Town)	NY	360661	Y	N
Scriba (Town)	NY	360663	Y	N
Shelter Island (Town)	NY	360809	Y	N
Smithtown (Town)	NY	360810	Y	N
Sodus (Town)	NY	360898	Y	N
Southampton (Town)	NY	365342	Y	Y
Southampton (Village)	NY	365343	Y	N
Southold (Town)	NY	360813	Y	Y
Sterling (Town)	NY	360126	Y	N
Wolcott (Town)	NY	360901	Y	N
Erie County (Uninc. Areas)	OH	390153	Y	N
Grand River (Village)	OH	390315	Y	N
Kelleys Island (Village)	OH	390738	Y	N
Lake County (Uninc. Areas)	OH	390771	Y	N
Mentor (City)	OH	390317	Y	N
Ottawa County (Uninc. Areas)	OH	390432	Y	N
Puerto Rico (Commonwealth)	PR	720000	N	Y
Barrington (Town)	RI	445392	Y	N
Bristol (Town)	RI	445393	Y	N
Charlestown (Town)	RI	445395	Y	Y
Jamestown (City)	RI	445399	Y	Y
Little Compton (Town)	RI	440035	Y	Y
Middletown (Town)	RI	445401	N	Y
Narragansett (Town)	RI	445402	Y	Y
New Shoreham (Town)	RI	440036	Y	Y
Newport (City)	RI	445403	Y	Y
North Kingstown (Town)	RI	445404	Y	N
Portsmouth (Town)	RI	445405	Y	Y
South Kingstown (Town)	RI	445407	Y	Y
Tiverton (Town)	RI	440012	Y	N
Warren (Town)	RI	445408	Y	N
Warwick (City)	RI	445409	Y	Y
Westerly (Town)	RI	445410	Y	Y
Awendaw (Town)	SC	450262	N	Y
Beaufort County (Uninc. Areas)	SC	450025	Y	Y

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Briarcliffe Acres (Town)	SC	450232	Y	N
Charleston (City)	SC	455412	Y	N
Charleston Co. (Uninc. Areas)	SC	455413	Y	Y
Colleton County (Uninc. Areas)	SC	450056	Y	Y
Edisto Beach (Town)	SC	455414	N	Y
Folly Beach (City)	SC	455415	Y	Y
Georgetown Co. (Uninc. Areas)	SC	450085	Y	Y
Horry County (Uninc. Areas)	SC	450104	Y	N
Jasper County (Uninc. Areas)	SC	450112	N	Y
Kiawah Island (Town)	SC	450257	Y	N
McClellanville (Town)	SC	450039	N	Y
Mount Pleasant (Town)	SC	455417	Y	N
North Myrtle Beach (Town)	SC	450110	Y	N
Pawleys Island (Town)	SC	450255	Y	N
Seabrook Island (Town)	SC	450256	Y	N
Aransas County (Uninc. Areas)	TX	485452	Y	Y
Aransas Pass (City)	TX	485453	N	Y
Brazoria County (Uninc. Areas)	TX	485458	Y	Y
Calhoun County (Uninc. Areas)	TX	480097	Y	Y
Cameron County (Uninc. Areas)	TX	480101	Y	Y
Chambers County (Uninc. Areas)	TX	480119	Y	N
Corpus Christi (City)	TX	485464	Y	Y
Galveston (City)	TX	485469	N	Y
Galveston Co. (Uninc. Areas)	TX	485470	Y	Y
Jefferson Co. (Uninc. Areas)	TX	480385	Y	Y
Kenedy County (Uninc. Areas)	TX	481230	N	Y
Kleberg County (Uninc. Areas)	TX	480423	Y	Y
Matagorda Co. (Uninc. Areas)	TX	485489	Y	Y
Nueces County (Uninc. Areas)	TX	485494	N	Y
Port Aransas (City)	TX	485498	N	Y
Port Arthur (City)	TX	485499	Y	Y
Quintana (Village)	TX	481301	Y	N
South Padre Island (Town)	TX	480115	N	Y
Texas City (City)	TX	485514	Y	Y
Willacy County (Uninc. Areas)	TX	480664	Y	Y
Accomack County (Uninc. Areas)	VA	510001	Y	Y
Gloucester Co. (Uninc. Areas)	VA	510071	Y	N
Hampton (City)	VA	515527	Y	Y
Lancaster Co. (Uninc. Areas)	VA	510084	Y	N
Mathews Co. (Uninc. Areas)	VA	510096	Y	N
Middlesex Co. (Uninc. Areas)	VA	510098	Y	N
Northampton Co. (Uninc. Areas)	VA	510105	Y	Y
Northumberland Co. (Uninc. Areas)	VA	510107	Y	N
Poquoson (City)	VA	510183	N	Y

# COASTAL BARRIER RESOURCES SYSTEM

## LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Tangier (Town)	VA	510004	Y	N
Virginia Beach (City)	VA	515531	N	Y
Westmoreland Co. (Uninc. Areas)	VA	510250	Y	N
Virgin Islands (Territory)	VI	780000	Y	Y
Bayfield County (Uninc. Areas)	WI	550539	Y	N
Brown County (Uninc. Areas)	WI	550020	Y	N
Manitowoc Co. (Uninc. Areas)	WI	550236	Y	N
Marinette Co. (Uninc. Areas)	WI	550259	Y	N



## 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 <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Alabama</b>							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	10/1/95	9	5	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
<b>Alaska</b>							
020005	Anchorage, Municipality of	10/1/95	10/1/04	7	15	5	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020003	Ketchikan, Borough of	10/1/05	10/1/05	9	5	5	C
020069	Nome, City of	10/1/05	10/1/05	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
<b>Arizona</b>							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
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

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

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

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

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Arizona (continued)</b>							
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
<b>Arkansas</b>							
050029	Arkadelphia, City of	10/1/91	10/1/05	8	10	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050419	Benton County	05/1/05	05/1/05	8	10	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/93	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
<b>California</b>							
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/02	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

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

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

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

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>California (continued)</b>						
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	10/1/01	7	15	5	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
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C

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

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>California</b> (continued)						
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
	<b>Colorado</b>						
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	10/1/96	7	15	5	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	10/1/96	9	5	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
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
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

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# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

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<b>Colorado</b> (continued)							
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	10/1/92	8	10	5	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
<b>Connecticut</b>							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/04	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
<b>Delaware</b>							
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/04	8	10	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
<b>Florida</b>							
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
120195	Boca Raton, City of	10/1/92	10/1/94	8	10	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

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# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

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	<b>Florida (continued)</b>						
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
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

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	<b>Florida (continued)</b>						
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	05/1/97	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	10/1/92	9	5	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
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

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	<b>Florida (continued)</b>						
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	10/1/01	7	15	5	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
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

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# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>Florida (continued)</b>						
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
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	10/1/01	8	10	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

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	<b>Florida (continued)</b>						
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
	<b>Georgia</b>						
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130209	Cartersville, City of	05/1/05	05/1/05	9	5	5	C
130030	Chatham County	10/1/91	05/1/04	7	15	5	C
130424	Cherokee County	05/1/05	05/1/05	8	10	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/04	8	10	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
130504	Crisp County	05/1/05	05/1/05	9	5	5	C
135159	Decatur, City of	10/1/93	10/1/05	7	15	5	C
130065	Dekalb County	10/1/92	10/1/94	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
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
130201	Jekyll Island, State Park Auth	10/1/93	10/1/04	7	15	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	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
	<b>Hawaii</b>						
150003	Maui County	10/1/95	10/1/00	8	10	5	C

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<b>Idaho</b>							
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160206	Bonner County	10/1/05	10/1/05	9	5	5	C
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
<b>Illinois</b>							
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/02	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
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

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<b>Illinois (continued)</b>							
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
<b>Indiana</b>							
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
<b>Iowa</b>							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	10/1/00	8	10	5	C
190227	Des Moines, City of	10/1/91	10/1/02	7	15	5	C
<b>Kansas</b>							
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
<b>Kentucky</b>							
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/92	8	10	5	C

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	<b>Kentucky</b> (continued)						
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
	<b>Louisiana</b>						
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
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	10/1/91	9	5	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

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<b>Louisiana (continued)</b>							
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
<b>Maine</b>							
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
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
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
<b>Maryland</b>							
240042	Bel Air, Town of	10/1/93	10/1/03	8	10	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
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

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# COMMUNITY RATING SYSTEM

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<b>Massachusetts</b>							
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
<b>Michigan</b>							
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
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	Sumpster, 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
<b>Minnesota</b>							
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
<b>Mississippi</b>							
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	10/1/03	7	15	5	C

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<b>Mississippi (continued)</b>							
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
<b>Missouri</b>							
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290315	St. Charles County	10/1/01	05/1/05	7	15	5	C
<b>Montana</b>							
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	05/1/03	7	15	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/93	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
<b>Nebraska</b>							
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	05/1/03	7	15	5	C
<b>Nevada</b>							
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

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<b>Nevada (continued)</b>							
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
<b>New Hampshire</b>							
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
<b>New Jersey</b>							
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/00	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
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

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<b>New Jersey</b> (continued)							
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	10/1/01	9	5	5	C
345307	North Plainfield, City of	10/1/92	10/1/92	9	5	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	10/1/91	9	5	5	C
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	10/1/02	8	10	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
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
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
<b>New Mexico</b>							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/95	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

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	<b>New Mexico</b> (continued)						
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
	<b>New York</b>						
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	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
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
	<b>North Carolina</b>						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, City of	10/1/94	10/1/05	8	10	5	C

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

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>North Carolina</b> (continued)						
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	05/1/97	8	10	5	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
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	10/1/94	9	5	5	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	10/1/94	9	5	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	05/1/97	8	10	5	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

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# COMMUNITY RATING SYSTEM

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<b>North Carolina</b> (continued)							
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	05/1/97	8	10	5	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
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
<b>North Dakota</b>							
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
<b>Ohio</b>							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	10/1/97	8	10	5	C
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

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	<b>Ohio</b> (continued)						
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/02	9	5	5	C
	<b>Oklahoma</b>						
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/03	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
	<b>Oregon</b>						
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
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
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

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<b>Oregon (continued)</b>							
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	10/1/00	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
<b>Pennsylvania</b>							
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	10/1/93	7	15	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	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
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
<b>Rhode Island</b>							
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/92	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
<b>South Carolina</b>							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/05	6	20	10	C
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

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<b>South Carolina</b> (continued)							
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
<b>South Dakota</b>							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
<b>Tennessee</b>							
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
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
<b>Texas</b>							
485454	Arlington, City of	10/1/91	05/1/05	8	10	5	C
480624	Austin, City of	10/1/91	10/1/99	8	10	5	C
481193	Bastrop County	10/1/04	10/1/04	8	10	5	C
485456	Baytown, City of	10/1/91	10/1/01	7	15	5	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

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<b>Texas</b> (continued)							
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	05/1/02	8	10	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
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	10/1/01	9	5	5	C
480662	Wichita Falls, City of	10/1/91	10/1/91	9	5	5	C
<b>Utah</b>							
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	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

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

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

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

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Utah (continued)</b>							
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
<b>Vermont</b>							
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
<b>Virginia</b>							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/02	8	10	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C
510134	Bridgewater, Town of	10/1/96	10/1/96	9	5	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
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
<b>Washington</b>							
530073	Auburn, City of	10/1/92	05/1/02	7	15	5	C
530074	Bellevue, City of	10/1/92	10/1/00	6	20	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
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

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

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

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA <sup>1</sup>	% DISCOUNT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Washington</b> (continued)							
530169	Monroe, City of	10/1/91	04/1/01	6	20	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	10/1/96	7	15	5	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
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
<b>West Virginia</b>							
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
<b>Wisconsin</b>							
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
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
<b>Wyoming</b>							
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C

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

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

## DEFINITIONS

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This list of terms is intended to include those that have specific meaning to the National Flood Insurance Program (NFIP). In a few instances, standard industry terms have been added for additional focus and emphasis.

**Act.** The National Flood Insurance Act of 1968 and any amendments to it.

**Actual Cash Value (ACV).** The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

**Adjuster Control Office.** An NFIP claims office similar to a Flood Insurance Claims Office (FICO) with the exception that the Adjuster Control Office does not house insured files, maintain a claims examiner staff at the site, or issue claim payments.

**Alternative Rating.** A rating method used when a building is Pre-FIRM, the FIRM zone is unknown, and the community in which the building is located has no V zones. May also be used for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term.

**Anchored.** Adequately secured to prevent flotation, collapse, or lateral movement.

**Application.** The statement made and signed by the prospective policyholder or the agent in applying for an NFIP flood insurance policy. The application gives information used to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The application is part of the flood insurance policy. For a policy to be issued, the correct premium payment must accompany the application.

**Appurtenant Structure.** A detached garage servicing a 1-4 family dwelling.

**Assignment.** The transfer by a policyholder of his/her legal right or interest in a policy contract to a third party. In the NFIP, written assignment of a policy is permissible upon transfer of title, without the consent of the Federal Emergency Management Agency (FEMA), except in the case where a residential (household) contents-only policy is involved or a policy was issued to cover a building in the course of construction.

**Base Flood.** A flood having a 1 percent chance of being equaled or exceeded in any given year.

**Base Flood Depth (BFD).** The depth shown on the Flood Insurance Rate Map for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

**Base Flood Elevation (BFE).** The elevation shown on the Flood Insurance Rate Map for Zones AE, AH, A1-A30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V1-V30, and VE that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

**Basement.** Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

**Binder.** A temporary agreement between company, producer, and insured that the policy is in effect. Binders are not permitted under the NFIP.

**Blanket Insurance.** A single amount of insurance applying to more than one building and/or contents. Blanket insurance is not permitted under the NFIP.

**Breakaway Wall.** A wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

### **Building.**

- A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; or
- 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.

"Building" does not mean a gas or liquid storage tank or a recreational vehicle, park trailer, or other similar vehicle, except as described above.

**Building in the Course of Construction.** A walled and roofed building (see page GR 4 for exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.

**Cancellation.** The ending of the insurance coverage provided by a policy before the expiration date.

**Cistern.** Covered cisterns and the water in them are defined as an integral part of an insurable building, meaning under the building or above ground and physically attached to a side of the building with one of the walls of the building and cistern being common to each other.

**Claims Coordinating Office (CCO).** A clearinghouse for the various insurers who are responding to a multi-peril catastrophe. Through voluntary participation, all losses are reported to the Claims Coordinating Office and are processed to locate address matches among the reported claims. The interest of each carrier is protected as the Claims Coordinator maintains sole control over the policy and loss information. If a match is found, special care is taken to direct the assigned adjuster(s) to a mutually agreeable adjustment or to have one adjuster surrender his/her loss with the assurance that every effort will be made to replace it.

**Closed Basin Lake.** A natural lake from which water leaves primarily through evaporation and whose surface area exceeds or has exceeded 1 square mile at any time in the recorded past. NFIP-insured buildings that are subject to continuous lake flooding from a closed basin lake are covered under the provisions of Standard Flood Insurance Policy.

**Coastal Barrier.** A naturally occurring island, sandbar, or other strip of land, including coastal mainland, that protects the coast from severe wave wash.

**Coastal Barrier Improvement Act of 1990 (CBIA).** Enacted on November 16, 1990, the Act greatly expanded the identified land in the Coastal Barrier Resources System established pursuant to the Coastal Barrier Resources Act of 1982.

**Coastal Barrier Resources Act of 1982 (CBRA).** For the purposes of the NFIP, the Coastal Barrier Resources Act of 1982

designated certain portions of the Gulf and East Coasts as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.

**Coastal Barrier Resources System (CBRS).** Communities, coastal barriers, and other protected areas identified by the Department of the Interior legislation defined above.

**Coastal High Hazard Areas.** Special Flood Hazard Areas along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps as Zones V, V1-V30, and VE.

**Coinsurance.** A penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80 percent of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less. Coinsurance applies only to building coverage under the Residential Condominium Building Association Policy.

**Community.** A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

**Community Number.** A 6-digit designation identifying each NFIP community. The first two numbers are the state code. The next four are the FEMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map for that community.

**Community Rating System (CRS).** A program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

**Condominium.** That form of ownership of real property in which each unit owner has an undivided interest in common elements.

**Condominium Association.** The entity made up of the unit owners responsible for the maintenance and operation of:

- Common elements owned in undivided shares by unit owners;
- Other real property in which the unit owners have use rights;

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

**Countywide Map.** A Flood Insurance Rate Map that shows flooding information for the entire geographic area of a county, including the incorporated communities within the county.

**Date of Construction.** The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

**Declarations Page.** A computer-generated summary of information provided by the prospective policyholder in the application for flood insurance. The Declarations Page also describes the term of the policy and the limits of coverage and displays the premium and the insurer's name. The Declarations Page is a part of the flood insurance policy.

**Deductible Buyback.** The option whereby, for an additional premium, policyholders who wish to reduce their deductibles from the standard deductibles of \$1,000 per building loss and per contents loss for Pre-FIRM risks may purchase separate \$500 deductibles for building and contents coverages.

**Described Location.** The location where the insured building or personal property is found. The described location is shown on the Declarations Page.

**Diagram Number.** Any of the numbers used in the instructions to the FEMA Elevation Certificate to identify the diagrams of the eight main types of buildings.

**Direct Physical Loss By or From Flood.** Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.

**Doublewide Manufactured (Mobile) Home.** A manufactured (mobile) home that, when assembled as a nonmovable, permanent building, is at least 16 feet wide and has an area within its perimeter walls of at least 600 square feet.

**Dwelling.** A building designed for use as a residence for no more than four families or a single-family unit in building under a condominium form of ownership.

**Dwelling Form.** See "Standard Flood Insurance Policy—Dwelling Form."

**Elevated Building.** A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

Solid perimeter foundations walls are not an acceptable means of elevating buildings in V and VE zones.

**Emergency Program.** The initial phase of a community's participation in the National Flood Insurance Program. During this phase, only limited amounts of insurance are available under the Act.

**Enclosure.** That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

**Erosion.** The collapse, undermining, or subsidence of land along the shore of a lake or other body of water. Erosion is a covered peril if it is caused by waves or currents of water exceeding their cyclical levels which result in flooding.

**Expense Constant.** A flat fee formerly charged on each new and renewal policy, the Expense Constant was eliminated effective May 1, 2003, and no longer affects the premium calculation for new and renewal business. However, the Expense Constant may affect the calculation of refunds going back prior to May 1, 2003, for policy cancellations and endorsements.

**Federal Emergency Management Agency (FEMA).** The federal agency under which the National Flood Insurance Program (NFIP) is administered. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

**Federal Policy Fee.** A flat charge that the policyholder must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the National Flood Insurance Program.

**Financial Assistance/Subsidy Arrangement.** The arrangement between an insurance company and FEMA to initiate the company's participation in the Write Your Own (WYO) Program. It establishes the duties of the company and the government.

**Finished (Habitable) Area.** An enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage.

**Flood.**

- A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source; or
- Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

**Flood Hazard Boundary Map (FHBM).** Official map of a community issued by FEMA, where the boundaries of the flood, mudflow, and related erosion areas having special hazards have been designated.

**Flood Insurance Claims Office (FICO).** An NFIP claims processing office set up in a catastrophe area when a sufficient number of flood claims result from a single event.

**Flood Insurance Rate Map (FIRM).** Official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

**Flood Response Office (FRO).** The FRO provides a local presence in the affected area and supports the WYO companies, the NFIP Servicing Agent, and various federal, state, and local officials in providing answers to claims coverage questions, forms for claims handling, and survey and statistical input. One of the key requirements of personnel at the FRO is to coordinate and conduct reinspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO and NFIP Direct companies.

**Floodplain.** Any land area susceptible to being inundated by flood waters from any source.

**Floodplain Management.** The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to, emergency preparedness plans, flood control works, and floodplain management regulations.

**Floodproofing.** Any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.

**Freeboard.** An additional amount of height above the Base Flood Elevation used as a factor

of safety (e.g., 2 feet above the Base Flood) in determining the level at which a structure's lowest floor must be elevated or floodproofed to be in accordance with State or community floodplain management regulations.

**General Property Form.** See "Standard Flood Insurance Policy—General Property Form."

**Grade Elevation.** The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).

**Grandfathering.** An exemption based on circumstances previously existing. Under the NFIP, buildings located in Emergency Program communities and Pre-FIRM buildings in the Regular Program are eligible for subsidized flood insurance rates. Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher base flood elevations or more restrictive, greater risk zone designations result from FIRM revisions.

**Group Flood Insurance.** 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.

**High-Rise Building.** High-rise condominium buildings have five or more units and at least three floors excluding enclosure even if it is the lowest floor for rating purposes. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

**Historic Building.** Any building that is:

- Listed individually in the National Register of Historic places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; or
- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily



determined by the Secretary to qualify as a registered historic district; or

- Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; or
- Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
  - By an approved state program as determined by the Secretary of the Interior, or
  - Directly by the Secretary of the Interior in states without approved programs.

**Improvements.** Fixtures, alterations, installations, or additions comprising a part of the insured building.

**Increased Cost of Compliance.** Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the structure actually sustained from a flooding event, to comply with mitigation requirements of State or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition, or any combination thereof.

**Letter of Determination Review (LODR).** FEMA's ruling on the determination made by a lender or third party that a borrower's building is in a Special Flood Hazard Area (SFHA). A LODR deals only with the location of a building relative to the SFHA boundary shown on the Flood Insurance Rate Map.

**Letter of Map Amendment (LOMA).** An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area. A LOMA is issued only by FEMA.

**Letter of Map Revision (LOMR).** An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

**Loss in Progress.** A loss that is already in progress as of 12:01 a.m. on the first day of the policy term; or, as to any increase in the limits of coverage which is requested, a loss that is already in progress when the additional coverage is requested.

**Lowest Adjacent Grade.** The lowest point of the ground level next to the building.

**Lowest Floor.** The lowest floor of the lowest enclosed area (including a basement). An

unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor provided that such enclosure is not built so as to render the structure in violation of requirements.

**Lowest Floor Elevation (LFE).** The measured distance of a building's lowest floor above the National Geodetic Vertical Datum (NGVD) or other datum specified on the FIRM for that location.

**Low-Rise Building.** Low-rise condominium buildings have fewer than five units regardless of the number of floors or five or more units with fewer than three floors including basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

**Mandatory Purchase.** Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.

**Manufactured (Mobile) Home.** A structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation. "Manufactured (mobile) home" does not include recreational vehicles.

**Manufactured (Mobile) Home Park or Subdivision, Existing.** A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community's initial FIRM, whichever is later.

**Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site.** The preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

**Manufactured (Mobile) Home Park or Subdivision, New.** A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community's initial FIRM, whichever is later.

**Map Revision.** A change in the FHBM or FIRM for a community which reflects revised zone, base flood, or other information.

**Mean Sea Level.** See National Geodetic Vertical Datum (NGVD).

**Modular Building.** A building that is usually transported to its site on a steel frame or special trailer because it does not have a permanent chassis like a manufactured (mobile) home. A modular building is classified and rated under one of the other building types.

**Mortgage Portfolio Protection Program (MPPP).** A program designed to help lending institutions maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a WYO Company.

**Mudflow.** A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

**National Flood Insurance Program (NFIP).** The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

**National Geodetic Vertical Datum (NGVD).** National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD is used as the reference datum on most FIRMs.

**Natural Grade.** The grade unaffected by construction techniques such as fill, landscaping, or berming.

**New Construction.** Buildings for which the "start of construction" commenced on or after the effective date of an initial FIRM or after December 31, 1974, whichever is later, including any subsequent improvements.

**NFIP Bureau and Statistical Agent.** A corporation, partnership, association, or any other organized entity that contracts with the Federal Emergency Management Agency to be the focal point of support operations for the NFIP.

**NFIP Servicing Agent.** A corporation, partnership, association, or any other organized entity that contracts with the Federal Emergency Management Agency to service insurance policies as direct business.

**NFIP Special Direct Facility (SDF).** Formed in 2000, a branch of the NFIP Servicing Agent to which WYO companies transfer renewals for identified properties in the Repetitive Loss Target Group so that mitigation assistance can be offered to the policyholders.

**Non-Residential.** Includes, but is not limited to: small business concerns, churches, schools, farm buildings (including grain bins and silos), poolhouses, clubhouses, recreational buildings, mercantile structures, agricultural and industrial structures, warehouses, hotels and motels with normal room rentals for less than 6 months' duration, and nursing homes.

**Nullification.** The act of declaring an insurance contract invalid from its inception so that, from a legal standpoint, the insurance contract never existed.

**Other Residential.** Hotels or motels where the normal occupancy of a guest is 6 months or more; a tourist home or rooming house which has more than four roomers. A residential building (excluding hotels and motels with normal room rentals for less than 6 months' duration) containing more than four dwelling units. Incidental occupancies such as office, professional private school, or studio occupancy, are permitted if the total area of such incidental occupancies is limited to less than 25 percent of the total floor area within the building.

**Out-As-Shown Determination.** An alternative outcome of the FEMA Letter of Map Amendment (LOMA) review process stating that a specific property is located outside the Special Flood

Hazard Area as indicated on the Flood Hazard Boundary Map or Flood Insurance Rate Map.

**Participating Community.** A community for which FEMA has authorized the sale of flood insurance under the NFIP.

**Policy.** The entire written contract between the insured and the insurer. It includes:

- The printed policy form;
- The application and Declarations Page;
- Any endorsement(s) that may be issued; and
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only one dwelling, specifically described by the prospective policyholder in the application, may be insured under a policy.

**Pollutants.** Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

**Ponding Hazard.** A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the FIRM.

**Post-FIRM Building.** A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

**Pre-FIRM Building.** A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

**Preferred Risk Policy (PRP).** A policy that offers fixed combinations of building/contents coverage or contents-only coverage at modest, fixed premiums. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history.

**Prepaid Amount (Total).** The total amount that must be submitted with an application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

**Prepaid Premium (Total).** The amount on the application (excluding the Preferred Risk Application) that includes the Annual Subtotal, the ICC Premium, the CRS Premium Discount (if applicable), and the Probation Surcharge (if applicable).

**Presentment of Payment (Premium).** The date of receipt of premium at the office of the NFIP or the date of certified mail. In the case of transfer of title, the date of settlement or closing, when the premium is paid at that time.

**Principal Residence.** A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days.

**Principally Above Ground Building.** A building that has at least 51 percent of its actual cash value, including machinery and equipment, above ground.

**Probation.** A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

**Probation Surcharge (Premium).** A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

**Proper Openings - Enclosures (Applicable to Zones A, A1-A30, AE, AO, AH, AR, and AR Dual).** All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above grade.

**Property Removed to Safety Expense.** Up to \$1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.

**Provisional Rating.** A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

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

**Regular Program Community.** A community wherein a FIRM is in effect and full limits of coverage are available under the Act.

**Repetitive Loss Structure.** An NFIP-insured structure that has had at least two paid flood losses of more than \$1,000 each in any 10-year period since 1978.

**Repetitive Loss Target Group.** NFIP-insured properties that, on the basis of losses since 1978, meet one or more of the loss criteria described on page RL 1. WYO companies began transferring renewals for identified properties in this group to the NFIP Special Direct Facility (SDF, a branch of the NFIP Servicing Agent) on August 1, 2000, so that mitigation assistance can be offered to the policyholders.

**Replacement Cost Value (RCV).** The cost to replace property with the same kind of material and construction without deduction for depreciation.

**Residential Condominium Building.** A building, owned and administered as a condominium, containing one or more family units and in which at least 75 percent of the floor area is residential.

**Residential Condominium Building Association Policy (RCBAP).** See "Standard Flood Insurance Policy—Residential Condominium Building Association Policy (RCBAP)."

**Scheduled Building Policy.** A policy that requires a specific amount of insurance to be designated for each building and its contents.

**Section 1316.** Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood-prone areas.

**Shear Walls.** Walls used for structural support but not structurally joined or enclosed at the

ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

**Sheet Flow Hazard.** A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

**Single Adjuster Program.** A procedure implemented among the NFIP, various wind pools, and WYO Companies to allow one adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

**Single Building.** A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

**Single-Family Residence.** A residential single-family dwelling. Incidental office, professional, private school, or studio occupancies, including a small service operation, are permitted if such incidental occupancies are limited to less than 50 percent of the building's total floor area.

**Solid Perimeter Foundation Walls.** Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

**Special Flood Hazard Area (SFHA).** An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

**Standard Flood Insurance Policy—Dwelling Form.** Policy issued to insure a building and/or residential contents on a single-family or a 2-4 family dwelling.

**Standard Flood Insurance Policy—General Property Form.** Policy issued to insure a building and/or contents on other residential or non-residential buildings.

**Standard Flood Insurance Policy—Residential Condominium Building Association Policy (RCBAP).** Policy issued to insure a residential condominium building and all units within the

building, provided that the building is located in a Regular Program community and at least 75 percent of the total floor area is residential.

**Start of Construction.** For other than new construction or substantial improvements, under the Coastal Barrier Resources Act, this is the date when the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

**Stock.** Merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping. "Stock" does not include any property not covered under "Section IV. Property Not Covered" of the General Property Form, except the following:

- Parts and equipment for self-propelled vehicles;
- Furnishings and equipment for watercraft;
- Spas and hot-tubs, including their equipment; and
- Swimming pool equipment.

**Submit-for-Rate.** An application for flood insurance on a building for which no risk rate is published in the *Flood Insurance Manual*. Insurance coverage can be obtained only after the NFIP has approved the application and has established the risk premium rate.

**Substantial Damage.** Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred.

**Substantial Improvement.** 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. Substantial improvement includes buildings that have incurred "substantial

damage," regardless of the actual repair work performed. The term does not, however, include either any project for improvement of a building to correct existing state or local code violations or any alteration to a "historic building," provided that the alteration will not preclude the building's continued designation as a "historic building."

**Suspension.** FEMA's removal of an NFIP participating community from the Program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation.

**Tentative Rates.** Unpublished NFIP rates used to issue policies for applications that fail to provide the NFIP with valid actuarial rating information.

**Travel Trailer.** Under the NFIP, a travel trailer can be considered a building only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community's floodplain management and building ordinances or laws.

**2- to 4-Family Residence.** A residential building (excluding hotels and motels with normal room rentals for less than 6 months' duration) containing no more than four dwelling units. Incidental occupancies such as office, professional, private school, or studio space are permitted if the total area of such occupancies is limited to less than 25 percent of the total floor area within the building.

**Underground Building.** A building for which 50 percent or more of the actual cash value, including machinery and equipment that are part of the building, is below ground.

**Unfinished Area.** An enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area. Drywall used for fire protection is permitted in unfinished areas.

**Unit.** A single-family unit owned by the policyholder in a condominium building.

**Valued Policy.** A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a valued policy.

**Variance.** A grant of relief by a participating community from the terms of its floodplain management regulations.

**Waiting Period.** The time between the date of application and the policy effective date.

**Walled and Roofed.** A building that has two or more exterior rigid walls and a fully secured roof and that is affixed to a permanent site.

**Wave Height Adjustment.** A measurement that is added to the base flood elevation for V Zones shown on the Flood Insurance Rate Map published prior to 1981. For coastal communities, the base flood elevation shown on Flood Insurance Rate Maps published prior to 1981 are still-water elevations, which include

only the effects of tide and storm surge, and not the height of wind-generated waves.

**Write Your Own (WYO) Program.** A cooperative undertaking of the insurance industry and the Federal Emergency Management Agency begun in October 1983. The WYO Program operates within the context of the NFIP and involves private insurance carriers who issue and service National Flood Insurance Program policies.

**Zone.** A geographical area shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map that reflects the severity or type of flooding in the area.

# INDEX

## A

ABOVE GROUND BUILDING, PRINCIPALLY...GR 2, DEF 7  
ACT.....REF 1, GR 6, DEF 1  
ACTUAL CASH VALUE (ACV).....DEF 1  
ADDITIONS AND EXTENSIONS  
(TO BUILDING).....GR 4, RATE 16  
ADJUSTER CONTROL OFFICE.....CL 1, DEF 1  
ALTERNATIVE RATES.....RATE 21, END 2, DEF 1  
ANCHORED.....GR 2-3, DEF 1  
APPLICATION.....GR 11, APP 1-11,  
CONDO 8-9, PRP 4-7, DEF 1  
Binders.....GR 7, DEF 1  
Flood Insurance Application Form.....APP 9-11  
Incomplete/Incorrect Applications.....APP 8  
Mailing Instructions.....GR 7, 11, APP 8  
APPURTENANT STRUCTURE.....GR 2, DEF 1  
ASSESSMENT COVERAGE.....CONDO 7  
ASSIGNMENT OF POLICY.....GR 11, MPPP 6, DEF 1

## B

BASE FLOOD.....DEF 1  
BASE FLOOD DEPTH.....RATE 18, DEF 1  
BASE FLOOD ELEVATION (BFE).....RATE 17-21,  
MAP 2, 3, DEF 1  
BASEMENT.....APP 1, 3, RATE 24, CERT 3, 4-5, DEF 1  
BINDER.....GR 7, DEF 1  
BLANKET INSURANCE.....DEF 1  
BOATHOUSES.....GR 3  
BREAKAWAY WALLS.....GR 4, RATE 20, DEF 1  
BUILDING.....GR 2-5, 6-7, APP 3-4, DEF 1  
Additions and Extensions.....GR 4, RATE 16  
Building Coverage Limits.....RATE 1  
Building in the Course of Construction.....GR 4,  
APP 5, DEF 2  
Buildings In More Than One Flood Zone.....GR 10,  
RATE 17  
Building on Fill.....PR 2  
Building Over Water.....GR 3, 6  
Building Partially Underground.....GR 6  
Container-Type Building.....GR 6  
Contents.....GR 5, 6, 7, APP 4, RATE 1, 25-28  
Elevated Building.....APP 1, 3, 4, 5, 6, 7,  
RATE 19-21, DEF 3  
Floodproofed Building.....RATE 30-31, CERT 3-8, DEF 4  
Manufactured (Mobile) Home/Travel Trailer.....GR 2-3,  
APP 1, 4, 5, 7, RATE 15, 16, PR 1, DEF 3, 5, 9  
Section 1316.....GR 6, DEF 8  
Single Building.....GR 4, DEF 8  
Start of Construction.....RATE 15-16, DEF 9  
Substantial Improvement.....APP 5, RATE 15-16, DEF 9  
Types of Buildings.....APP 1, 3-7, CONDO 6, 8  
BUILDING DIAGRAMS 1-8.....LFG 4-7, CERT 18-19  
BUILDING DRAWINGS.....LFG 8-59  
BUILDING OCCUPANCY.....GR 4-5

## C

CANCELLATION/NULLIFICATION.....CONDO 8, PRP 2,  
MPPP 6, CN 1-10, DEF 2, 6  
Cancellation/Nullification Request Form.....CN 9-10  
Form Completion.....CN 7  
Reason Codes for Cancellation/Nullification.....CN 1-7  
Refunds.....CN 1-7  
CERTIFICATIONS.....CERT 1-19  
CISTERNS.....GR 3, 5, DEF 2  
CLAIMS.....CL 1-2  
Increased Cost of Compliance (ICC) Claims.....CL 2  
Insured's Responsibilities.....CL 1  
Producer's Responsibilities.....CL 1, 2

Single Adjuster Program.....CL 1-2, DEF 8  
Training.....CL 2  
CLAIMS COORDINATING OFFICE (CCO).....CL 1-2, DEF 2  
CLOSED BASIN LAKE.....CN 6, DEF 2  
COASTAL BARRIER.....DEF 2  
COASTAL BARRIER RESOURCES  
SYSTEM (CBRS).....CBRS 1-12, DEF 2  
Coastal Barrier Improvement Act  
of 1990 (CBIA).....CBRS 1, DEF 2  
Coastal Barrier Resources Act  
of 1982 (CBRA).....GR 1, CBRS 1, DEF 2  
List of CBRS Communities.....CBRS 3-12  
COASTAL HIGH HAZARD AREA.....RATE 29-30, DEF 2  
COINSURANCE.....CONDO 7, DEF 2  
COMMERCIAL CONTENTS.....GR 5, CONDO 2  
COMMISSION, PRODUCER'S.....GR 11, CONDO 7, CN 8  
COMMON INTERIOR WALLS.....GR 4  
COMMUNITY (See also PROBATION and  
SUSPENSION).....GR 1, APP 2-3, DEF 2  
Community Eligibility.....GR 1  
Community Number.....APP 3, DEF 2  
Community Status.....APP 3  
Non-Participating Community.....GR 1, APP 3  
Participating Community.....GR 1, DEF 7  
Regular Program Community.....DEF 8  
COMMUNITY RATING SYSTEM (CRS).....CRS 1-28, DEF 2  
CONDOMINIUM ASSOCIATION.....CONDO 1-2, DEF 2  
CONDOMINIUMS.....CONDO 1-31, DEF 2  
CONTACT INFORMATION, NFIP.....REF 3-6  
CONTENTS.....GR 5, 6, 7, APP 4, RATE 1, 25-28  
CONSTRUCTION DATA.....APP 4-6  
CONTINUOUS LAKE FLOODING.....CN 6  
COOPERATIVES.....GR 5  
COUNTYWIDE MAP.....MAP 1, DEF 3  
COURSE OF CONSTRUCTION.....GR 4, APP 5,  
DEF 2  
COVERAGE.....GR 9-10, RATE 1-10, CONDO 6-7, 8-9,  
PRP 3, MPPP 3-4, END 1  
Additional Coverage or Increase in Coverage.....END 1  
Amount of Insurance Available.....RATE 1  
Building Coverage.....GR 2-5, 6-7, RATE 1,  
CONDO 8, PRP 3  
Contents Coverage.....GR 5, 6, 7, APP 4, RATE 1,  
CONDO 9, PRP 3  
Contents-Only Coverage.....RATE 55, PRP 1, 2, 3  
Limits of Coverage.....GR 9-10, RATE 1,  
CONDO 6-7, 8-9, PRP 3, MPPP 3-4  
Reduction or Reformation/Removal  
of Insurance.....GR 10, END 1, MPPP 5, PR 1  
CRAWL SPACE.....RATE 24, CERT 2, LFG 2  
CREDIT CARD PAYMENT.....APP 6, 7, REN 1, 8, MAP 4  
CREDIT CARD PAYMENT FORM.....REN 1, 8

## D

DATE OF CONSTRUCTION.....APP 4-5, RATE 15  
DEF 3  
DECLARATIONS PAGE.....MPPP 4-5, DEF 3  
DEDUCTIBLE BUYBACK.....RATE 12, DEF 3  
DEDUCTIBLE FACTORS.....RATE 13, CONDO 22  
DEDUCTIBLES.....GR 9, APP 4, RATE 12, 13, 17,  
CONDO 7, 22, PRP 2, MPPP 5, END 2  
DEFINITIONS.....DEF 1-10  
DESCRIBED LOCATION.....DEF 3  
DIAGRAM NUMBER.....DEF 3  
DIRECT PHYSICAL LOSS BY OR FROM FLOOD.....DEF 3  
DIRECT PROGRAM.....REF 2, 3, GR 11,  
APP 8, CONDO 7  
DISASTER ASSISTANCE.....GR 2, APP 2, PRP 4

DOUBLEWIDE MANUFACTURED (MOBILE)  
 HOME ..... APP 1, DEF 3  
 DUPLICATE POLICIES ..... CN 2, 5  
 DWELLING ..... DEF 3  
 DWELLING FORM (See also STANDARD FLOOD  
 INSURANCE POLICY) ..... GR 1, CONDO 8, POL 1, 2-21

**E**

EFFECTIVE DATE ..... GR 7-9, PRP 1, REN 2  
 ELEVATED BUILDING (See also LOWEST FLOOR GUIDE) ...  
 APP 1, 3, 4, 5, 6, 7, RATE 19-21, DEF 3  
 ELEVATION CERTIFICATE ..... APP 5-6, LFG 2, 3-7,  
 CERT 1-3, 9-19  
 ELEVATION DIFFERENCE ..... RATE 17-19, 30  
 ELIGIBLE BUILDINGS ..... GR 2-5, CONDO 6  
 ELIGIBLE COMMUNITY (See PARTICIPATING  
 COMMUNITY)  
 ELIGIBLE CONTENTS ..... GR 5, 6  
 EMERGENCY PROGRAM ..... GR 1, RATE 1, DEF 3  
 ENCLOSED AREA ..... APP 3, LFG 1-2  
 ENCLOSURE/ENCLOSED AREA (See also LOWEST  
 FLOOR GUIDE) ..... APP 1, 3, RATE 19-20,  
 LFG 1-2, 3, 5, 7, DEF 3  
 ENDORSEMENT ..... GR 9, CONDO 8,  
 PRP 2, MPPP 6, END 1-14, PR 1  
 Endorsement Processing Prior to Policy Renewal ..... END 3  
 Endorsement Rules: Changing Deductibles ..... END 2  
 Endorsement Rules: Conversion of Standard Rated  
 Policy to PRP Due to Misrating or Map Revision .. END 2  
 Endorsement Rules: Correcting Property Address . END 2  
 Endorsement Rules: Coverage Endorsements ..... END 1  
 Endorsement Rules: Misrated Policy ..... END 2  
 Endorsement Rules: Rating Endorsements ..... END 1-2  
 Endorsements During Renewal Cycle ..... REN 2  
 General Change Endorsement Form ..... END 13-14  
 Preparation of Form ..... END 3-4  
 Rating Examples ..... END 5-12  
 Refund Processing ..... END 3-4  
 EQUIPMENT (See MACHINERY AND EQUIPMENT)  
 EROSION ..... DEF 3  
 ERRORS, RATING ..... END 1-2  
 EVIDENCE OF INSURANCE ..... GR 7  
 EXPENSE CONSTANT ..... DEF 3

**F**

FEDERAL LAND ..... GR 1  
 FEDERAL POLICY FEE ..... RATE 12, 17,  
 CONDO 7, MPPP 5, DEF 3  
 FEMA ..... REF 1, RATE 21, 30, CL 1, 2, RL 1,  
 DEF 1, 2, 3, 4, 5, 6, 7, 9, 10  
 FHBM (See FLOOD HAZARD BOUNDARY MAP)  
 FICO (See FLOOD INSURANCE CLAIMS OFFICE)  
 FINANCIAL ASSISTANCE/SUBSIDY  
 ARRANGEMENT ..... MPPP 2, 6, DEF 3  
 FINISHED (HABITABLE) AREA ..... DEF 3  
 FINISHED BASEMENT ..... APP 1  
 FIRM (See FLOOD INSURANCE RATE MAP)  
 FIRM ZONES ..... MAP 2  
 FLOOD ..... DEF 3-4  
 FLOOD DISASTER PROTECTION  
 ACT OF 1973 ..... MPPP 1, 3  
 FLOOD HAZARD BOUNDARY MAP (FHBM) ..... GR 1,  
 MAP 1, 2, 4-5, 7, DEF 4  
 FLOOD INSURANCE CLAIMS OFFICE (FICO) ..... CL 1,  
 DEF 4  
 FLOOD INSURANCE RATE MAP (FIRM) ..... GR 1,  
 CERT 2, MAP 1, 3, 4-5, 6, DEF 4  
 FLOOD MAP "GRANDFATHERING" ..... RATE 21-23,  
 PRP 1, DEF 4  
 FLOOD MAPS ..... GR 1, MAP 1-7  
 Changing or Correcting a Flood Map ..... MAP 3

Countywide Map ..... MAP 1, DEF 3  
 FEMA Map Assistance Center ..... MAP 3  
 FEMA Map Service Center ..... REF 4, MAP 4, 5  
 "FIRMettes" ..... MAP 4  
 Letter of Map Amendment (LOMA) ..... CN 5-6, 6-7,  
 MAP 3, DEF 5  
 Letter of Map Revision (LOMR) ..... CN 5-6, 6-7,  
 MAP 3, DEF 5  
 Locating a Specific Property ..... MAP 2-3  
 Map "Grandfather" Rules ..... RATE 21-23, PRP 1, DEF 4  
 Map Panel Number ..... MAP 1  
 Map Revision ..... PRP 2, 3, END 2, CN 3-4, 6-7,  
 MAP 3, 4, DEF 6  
 Map Zones (Flood Zones) ..... MAP 2  
 Ordering Information and Prices ..... MAP 4, 5  
 Physical Map Revision ..... MAP 3  
 FLOOD VENTS (See PROPER OPENINGS)  
 FLOOD RESPONSE OFFICE (FRO) ..... DEF 4  
 FLOODPLAIN ..... DEF 4  
 FLOODPLAIN MANAGEMENT ..... DEF 4  
 FLOODPROOFING ..... APP 6, RATE 30-31, CERT 3-8, DEF 4  
 FLOODPROOFING CERTIFICATE FOR  
 NON-RESIDENTIAL STRUCTURES ..... CERT 7-8  
 FLOODPROOFING CERTIFICATE,  
 RESIDENTIAL BASEMENT ..... CERT 5-6  
 FORCED PLACEMENT (MANDATORY PURCHASE) .....  
 GR 2, MPPP 2, CN 2, DEF 5  
 FREEBOARD ..... DEF 4

**G**

GARAGES ..... GR 2, LFG 1  
 GENERAL CHANGE ENDORSEMENT  
 (See ENDORSEMENT)  
 GENERAL PROPERTY FORM (See also STANDARD  
 FLOOD INSURANCE POLICY) ..... GR 1, POL 1, 22-40  
 GENERAL RULES ..... GR 1-11  
 GRADE ELEVATION ..... DEF 4  
 "GRANDFATHERING" (See FLOOD MAP  
 "GRANDFATHERING")  
 GROUP FLOOD INSURANCE ..... GR 2, DEF 4

**H**

HABITABLE AREA (See FINISHED AREA)  
 HISTORIC BUILDING ..... RATE 15, DEF 4-5  
 HIGH-RISE BUILDING ..... CONDO 6, DEF 4  
 HOMELAND SECURITY, U.S. DEPARTMENT OF ... REF 1, DEF 3

**I**

ICC (See INCREASED COST OF COMPLIANCE)  
 IMPROVEMENTS ..... DEF 5  
 INCIDENTAL OCCUPANCY ..... GR 5  
 INCREASED COST OF COMPLIANCE (ICC) COVERAGE ..  
 GR 9-10, RATE 14, 17, CONDO 21, MPPP 1, CL 2, DEF 5  
 INELIGIBLE COMMUNITY (See NON-PARTICIPATING  
 COMMUNITY)  
 INELIGIBLE PROPERTY ..... GR 6-7  
 INFLATION FACTOR ..... GR 9, REN 1  
 INSECT SCREENING (BELOW LOWEST ELEVATED  
 FLOOR) ..... RATE 7, 20, CONDO 19

**L**

LAPSE IN COVERAGE ..... REN 1-2  
 LATTICE (BELOW LOWEST ELEVATED FLOOR) .....  
 RATE 7, 20, 46, CONDO 19  
 LETTER OF DETERMINATION REVIEW (LODR) .....  
 CN 5, DEF 5  
 LETTER OF MAP AMENDMENT  
 (LOMA) ..... PRP 2, END 2, CN 1, 5-6, 6-7, MAP 3, DEF 5



LETTER OF MAP REVISION (LOMR)..... PRP 2, END 2, CN 1, 5-6, 6-7, MAP 3, DEF 5  
LOSS HISTORY ..... PRP 1, RL 1  
LOSS IN PROGRESS ..... DEF 5  
LOWEST ADJACENT GRADE ..... DEF 5  
LOWEST FLOOR ..... APP 6, RATE 17-21, LFG 1-59, DEF 5  
    Building Diagrams 1-8 ..... LFG 4-7, CERT 18-19  
    Building Drawings ..... LFG 8-59  
    Lowest Floor Determination ..... LFG 1-7  
    Lowest Floor Elevation ..... APP 6, RATE 17-21, DEF 5  
Use of Elevation Certificate ..... LFG 2  
LOWEST FLOOR GUIDE ..... LFG 1-59  
LOW-RISE BUILDING ..... CONDO 6, DEF 5

**M**

MACHINERY AND EQUIPMENT ..... RATE 19-20, LFG 1, 2, CERT 2  
MANDATORY PURCHASE (FORCED PLACEMENT) ..... GR 2, MPPP 2, CN 2, DEF 5  
MANUFACTURED (MOBILE) HOMES/  
TRAVEL TRAILERS ..... GR 2-3, APP 1, 4, 7, PR 1, DEF 3, 5, 9  
    Date of Construction ..... APP 5, RATE 15  
    Doublewide ..... APP 1, DEF 3  
MANUFACTURED (MOBILE) HOME PARK OR SUBDIVISION ..... DEF 5-6  
MAP "GRANDFATHERING" (See FLOOD MAP "GRANDFATHERING")  
MAPS (See FLOOD MAPS)  
MEAN SEA LEVEL (See NATIONAL GEODETIC VERTICAL DATUM [NGVD])  
MISCELLANEOUS RULES ..... GR 11  
    Application Submission ..... GR 11  
    Assignment of Policy ..... GR 11  
    Commission, Producer's ..... GR 11  
    Delivery of Policy ..... GR 11  
    Policy Term ..... GR 11  
MITIGATION ..... RL 1  
MODULAR BUILDING ..... DEF 6  
MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP) ..... GR 2, MPPP 1-6, DEF 6  
MORTGAGEE ..... APP 2, RATE 17, PRP 4, MPPP 1-6  
MUDFLOW ..... DEF 6  
MULTI-FAMILY RESIDENCE (DWELLING) (See 2-4 FAMILY RESIDENCE [DWELLING])

**N**

NATIONAL FLOOD INSURANCE ACT OF 1968 (See ACT)  
NATIONAL FLOOD INSURANCE PROGRAM (NFIP) ..... REF 1, DEF 6  
NATIONAL GEODETIC VERTICAL DATUM (NGVD) .. DEF 6  
NATURAL GRADE ..... DEF 6  
NEW CONSTRUCTION ..... DEF 6  
NFIP BUREAU AND STATISTICAL AGENT ..... REF 2, 5-6, CL 1, 2, RL 1, DEF 6  
NFIP CONTACT INFORMATION ..... REF 3-6  
NFIP SERVICING AGENT ..... REF 2, 3, RL 1, DEF 6  
NFIP SPECIAL DIRECT FACILITY (SDF) ..... REF 2, RL 1, DEF 6  
NON-PARTICIPATING COMMUNITY ..... GR 1  
NON-PAYMENT ..... CN 2-3  
NON-RESIDENTIAL ..... GR 5, 7, CONDO 2, PRP 3, DEF 6  
NOTICE OF LOSS ..... CL 1  
NULLIFICATION (See CANCELLATION/NULLIFICATION)

**O**

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

**P**

PAPERWORK BURDEN DISCLOSURE  
NOTICE ..... REF 7, APP 11  
PARTICIPATING COMMUNITY ..... GR 1, DEF 7  
PHYSICAL MAP REVISION (PMR) ..... MAP 3  
POLICIES AVAILABLE ..... GR 1-2  
POLICY ..... DEF 7  
POLICY RENEWALS ..... GR 9, PRP 2, MPPP 5, REN 1-8  
    Credit Card Payment Form ..... REN 1, 8  
    Endorsements During Renewal Cycle ..... REN 2  
    Final Notice ..... REN 2, 3, 6-7  
    Insufficient Renewal Information ..... REN 2  
    Renewal Effective Date Determination ..... REN 2  
    Renewal Notice ..... REN 1, 2, 3, 4-5  
    Repetitive Loss Target Group Policies ..... REN 2, RL 1-5  
    Waiting Period ..... REN 1, 2  
POLICY TERM ..... GR 11, APP 1-2, PRP 4, MPPP 3  
POLLUTANTS ..... DEF 7  
PONDING HAZARD ..... DEF 7  
POST-FIRM BUILDING (CONSTRUCTION) ..... RATE 16, DEF 7  
PRE-FIRM BUILDING (CONSTRUCTION) ..... RATE 15-16, DEF 7  
PREFERRED RISK POLICY (PRP) ..... GR 2, PRP 1-7, DEF 7  
    Completing PRP Application Form ..... PRP 4-5  
    Conversion of Standard Rated Policy to PRP Due to Map Revision, LOMA, or LOMR ..... PRP 4  
    Conversion of Standard Rated Policy to PRP Due to Misrating ..... PRP 2  
    Coverage Limits ..... PRP 2  
    Coverage/Premium Tables ..... PRP 3  
    Deductibles ..... PRP 2  
    Discounts/Fees/ICC Premium ..... PRP 2  
    Documentation ..... PRP 2  
    Eligibility Requirements ..... PRP 1, 3  
    Endorsements ..... PRP 2  
    General Description ..... PRP 1  
    PRP Form ..... PRP 6-7  
    Renewal ..... PRP 2  
    Replacement Cost Coverage ..... PRP 2  
PREMIUM ..... RATE 16-17  
    Credit Card Payment ..... APP 6, 7, REN 1, 8  
    Credit Card Payment Form ..... REN 1, 8  
    Premium Calculation ..... RATE 16-17  
    Premium Discounts ..... CRS 1  
    Premium Payment ..... APP 6, 7, RATE 16-17, CONDO 9, PRP 5, MPPP 4, REN 1-2  
    Prepaid Amount (Total) ..... DEF 7  
    Prepaid Premium (Total) ..... DEF 7  
    Presentment of Payment (Premium) ..... DEF 7  
    Refunds ..... END 1-2, 3-4, CN 1-6  
PREPAID AMOUNT (TOTAL) ..... DEF 7  
PREPAID PREMIUM (TOTAL) ..... DEF 7  
PRESENTMENT OF PAYMENT (PREMIUM) ..... DEF 7  
PRINCIPAL RESIDENCE ..... DEF 7  
PRINCIPALLY ABOVE GROUND BUILDING ..... DEF 7  
PROBATION ..... GR 1, DEF 7  
PROBATION SURCHARGE (PREMIUM) .... GR 1, RATE 12, DEF 7  
PROGRAM COORDINATOR, WYO ..... REF 2  
PROOF OF INSURANCE ..... GR 7  
PROOF OF LOSS ..... CL 1  
PROPER OPENINGS (FLOOD VENTS) ..... LFG 1, 2, 3, 5, 7, DEF 7  
PROPERTY LOCATION ..... APP 2-3, PRP 4-5, END 3  
PROPERTY REMOVED TO SAFETY EXPENSE ..... DEF 7  
PROVISIONAL RATING ..... GR 10, PR 1-5, DEF 7  
    Completing the Provisional Rating Questionnaire:  
    General Directions ..... PR 2  
    Completing the Provisional Rating Questionnaire:  
    Guidance for Determining Building Elevated on Fill ..... PR 2

Eligibility Requirements .....	PR 1
General Description .....	PR 1
Notification Requirements .....	PR 1
Provisional Rating Example .....	PR 4
Provisional Rating Questionnaire .....	PR 3
Reformation: Endorsement Procedure .....	PR 1
Reformation: Endorsement Alternative .....	PR 1
Reformation: Limitations .....	PR 1
Sample Notice to Accompany Provisionally Rated Policies .....	PR 5

## R

RATE TABLES .....	RATE 1-14, 32, CONDO 10-22, PRP 3, MPPP 1, PR 3, CRS 1
RATING .....	GR 10, RATE 1-61, CONDO 1-31, CERT 3, END 1-2
Alternative Rates .....	RATE 21, END 2
Amount of Insurance Available .....	RATE 1
AR, AR Dual Zones .....	RATE 19
Buildings in More Than One Flood Zone .....	GR 10, RATE 17
Condominiums .....	CONDO 1-31
Contents Location .....	RATE 25-28
Crawl Space .....	RATE 24
Deductibles .....	RATE 12, 13, CONDO 7
Effect of Map Revisions on Rates .....	RATE 21-23
Elevation Difference .....	RATE 17-19
FIRMs with Wave Heights .....	RATE 29-30
Flood Map "Grandfathering" ..	RATE 21-23, PRP 1, DEF 4
Floodproofed Buildings .....	RATE 30-31
Key Points for Rating .....	RATE 17
Optional Elevation Rating .....	RATE 19, LFG 2
Premium Calculation .....	RATE 16-17
Provisional Rates .....	GR 10, PR 1-5, DEF 7
Rate Reduction .....	END 1
Rate Tables .....	RATE 1-14, 32, CONDO 10-22, PRP 3, MPPP 1, PR 3, CRS 1
Rating Error .....	END 1-2
Rating Examples .....	RATE 17-19, 22-23, 29, 47-61, CONDO 23-31, END 5-12, PR 4
Rating Steps .....	RATE 15-16
Re-Rating .....	RATE 23
Submit-for-Rate .....	GR 10, RATE 23-24, DEF 9
Tentative Rates .....	GR 10, RATE 21, CONDO 7, DEF 9
V-Zone Optional Rating .....	RATE 23
V-Zone Risk Factor Rating Form .....	RATE 31-46
RCBAP (See RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY)	
RECREATIONAL VEHICLE .....	DEF 1
REFORMATION .....	GR 10, MPPP 5, PR 1
REFUNDS .....	END 1-2, 3-4, CN 1-7
REGIONAL OFFICES, NFIP .....	REF 5-6
REGULAR PROGRAM .....	GR 1, RATE 1, DEF 8
RENEWALS (See POLICY RENEWALS)	
REPETITIVE LOSS .....	GR 4, 10, REN 2, RL 1-5, DEF 8
REPETITIVE LOSS TARGET GROUP .....	RL 1, DEF 8
REPLACEMENT COST .....	APP 4, RATE 20-21, 30, CONDO 7, 8, PRP 2, 5, DEF 8
RESIDENTIAL .....	GR 4-5, CONDO 1-2, PRP 3
RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE .....	CERT 5-6
RESIDENTIAL CONDOMINIUM BUILDING .....	CONDO 1-2, DEF 8
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) (See also STANDARD FLOOD INSURANCE POLICY) .....	GR 1, 2, APP 4, CONDO 1-31, POL 1, 42-61
Application Form .....	CONDO 8-9
Assessment Coverage .....	CONDO 7
Building Type .....	CONDO 6, 8
Cancellation or Endorsement of Existing Unit Owners' Dwelling Policies .....	CONDO 8

Coinsurance .....	CONDO 7
Commission, Producer's .....	CONDO 7
Coverage, Building .....	CONDO 8
Coverage, Contents .....	CONDO 9
Coverage Limits .....	CONDO 6-7, 8-9
Deductibles .....	CONDO 7, 22
Determining Rates and Fees .....	CONDO 9
Eligibility Requirements .....	CONDO 6
Federal Policy Fee .....	CONDO 7
Property Covered .....	CONDO 6
Rate Tables .....	CONDO 10-22
Rating Examples .....	CONDO 23-31
Replacement Cost .....	CONDO 7, 8
Tentative Rates and Scheduled Buildings .....	CONDO 7
ROWHOUSES/TOWNHOUSES .....	CONDO 6, PRP 2

## S

SCHEDULED BUILDING POLICY .....	GR 2, APP 1, CONDO 7, DEF 8
SCREENING, INSECT (BELOW LOWEST ELEVATED FLOOR) .....	RATE 7, 20, CONDO 19
SECTION 1316 .....	GR 6, DEF 8
SEPARATE BUILDING (See SINGLE BUILDING)	
SFIP (See STANDARD FLOOD INSURANCE POLICY)	
SHEAR WALLS .....	GR 4, DEF 8
SHEET FLOW HAZARD .....	DEF 8
SILOS .....	GR 3, 5
SINGLE ADJUSTER PROGRAM .....	CL 1-2, DEF 8
SINGLE BUILDING .....	GR 4, DEF 8
SINGLE-FAMILY RESIDENCE (DWELLING) .....	GR 4-5, DEF 8
SLATS OR SHUTTERS (BELOW LOWEST ELEVATED FLOOR) .....	RATE 7, 20, CONDO 19
SOLID PERIMETER FOUNDATION WALLS .....	GR 4, RATE 20, DEF 8
SPECIAL CERTIFICATIONS .....	CERT 1-19
SPECIAL DIRECT FACILITY (See NFIP SPECIAL DIRECT FACILITY)	
SPECIAL FLOOD HAZARD AREA (SFHA) .....	MAP 2, DEF 8
SPECIAL RATING SITUATIONS .....	GR 10, RATE 21-24
Alternative Rates .....	RATE 21
Buildings in More Than One Flood Zone .....	GR 10, RATE 17
Crawl Space .....	RATE 24
Map "Grandfather" Rules: Effect of Map Revisions on Rates .....	RATE 21-23
Policies Requiring Re-Rating .....	RATE 23
Post-'81 V Zone Optional Rating .....	RATE 23
Provisional Rates .....	GR 10, DEF 7
Submit-for-Rate .....	GR 10, RATE 23-24, DEF 9
Tentative Rates .....	GR 10, RATE 21, CONDO 7, DEF 9
STANDARD FLOOD INSURANCE POLICY (SFIP) ..	GR 1-2, POL 1-61, DEF 8-9
Agreement .....	POL 3, 23, 43
Claim Guidelines in Case of a Flood .....	POL 21, 40, 61
Coinsurance .....	POL 52
Deductibles .....	POL 12, 32, 51-52
Definitions .....	POL 3-5, 23-25, 43-45
Dwelling Form .....	POL 2-21, DEF 8
Exclusions .....	POL 11-12, 31-32, 50-51
General Conditions .....	POL 12-20, 32-38, 53-59
General Property Form .....	POL 22-40, DEF 8
Liberalization Clause .....	POL 20, 39, 60
Property Covered .....	POL 5-10, 25-30, 45-50
Property Not Covered .....	POL 10-11, 30-31, 50
Residential Condominium Building Association Policy .....	POL 42-61, DEF 8-9
Summary of Significant Changes, December 2000 .....	POL 2, 22, 42
What Law Governs .....	POL 20, 39, 60
START OF CONSTRUCTION .....	DEF 9

STOCK..... DEF 9  
 SUBMIT-FOR-RATE..... GR 10, RATE 23-24, DEF 9  
 SUBSTANTIAL DAMAGE..... GR 9-10, RATE 16, DEF 9  
 SUBSTANTIAL IMPROVEMENT..... APP 5,  
 RATE 15-16, DEF 9  
 SUSPENSION..... GR 1, DEF 9

**T**

TECHNICAL ASSISTANCE..... REF 2  
 TELEPHONE NUMBERS ..... REF 3-6  
 TENTATIVE RATES ..... GR 10, RATE 21, CONDO 7, DEF 9  
 TIMESHARES ..... GR 5  
 TOWNHOUSES/ROWHOUSES ..... CONDO 6, PRP 2  
 TRANSFER OF TITLE..... GR 11  
 TRAVEL TRAILERS (See MANUFACTURED [MOBILE]  
 HOMES/TRAVEL TRAILERS)  
 2-4 FAMILY RESIDENCE (DWELLING) ..... GR 5, DEF 9

**U**

UNDERGROUND BUILDING ..... DEF 9  
 UNFINISHED AREA ..... DEF 9  
 UNFINISHED BASEMENT ..... APP 1  
 UNIT..... DEF 9

**V**

VALUED POLICY ..... DEF 9  
 VARIANCE ..... DEF 9  
 VEHICLES AND EQUIPMENT ..... GR 5  
 V-ZONE OPTIONAL RATING ..... RATE 23  
 V-ZONE RISK FACTOR RATING FORM ..... RATE 31-46

**W**

WAITING PERIOD ..... GR 7-9, MPPP 4, REN 1, 2,  
 PR 1, DEF 10  
 WALLED AND ROOFED..... GR 2, DEF 10  
 WALLS ..... GR 4, RATE 20, LFG 2, 3, DEF 8  
 Breakaway Walls ..... GR 4, RATE 20, LFG 2, 3, DEF 1  
 Common Interior Walls ..... GR 4  
 Shear Walls ..... GR 4, DEF 8  
 Solid Perimeter Foundation Walls ..... GR 4, RATE 20,  
 LFG 7, DEF 8  
 WAVE HEIGHT ..... APP 6, RATE 29-30, DEF 10  
 Calculating Wave Height Adjustment .... RATE 29, DEF 10  
 WHOLE DOLLAR PREMIUM ..... RATE 17  
 WIND LOSSES ..... CL 1-2  
 WRITE YOUR OWN (WYO) PROGRAM.... REF 1-2, DEF 10

**Z**

ZONE (See also Map Zones under FLOOD MAPS) ... MAP 2,  
 DEF 10

