



FEMA

W-05083

November 29, 2005

MEMORANDUM TO: Write Your Own Principal Coordinators and the NFIP Servicing Agent

FROM: David I. Maurstad *David I. Maurstad*  
Acting Director  
Mitigation Division

SUBJECT: May 1, 2006, Program Changes

The purpose of this memorandum is to provide notification of the changes that are to be implemented effective May 1, 2006. The changes include rate modifications and changes to the Transaction Record Reporting and Processing (TRRP) Plan.

The revised pages to the TRRP Plan reflect the changes being implemented for new business with effective dates on or after May 1, 2006.

The rate changes for both new and renewal business with effective dates on or after May 1, 2006, are expected to increase the overall rate level by about 4.1 percent. This consists of premium increases of 2.6% for actuarially rated policies and 6.2% for subsidized policies. A revised set of rate pages reflecting the rate modifications is included with this memorandum. Rate changes to Submit-for-Rate guidelines will be mailed separately.

If you have any questions, please contact your WYO Program Coordinator.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representatives

Suggested Routing: Data Processing, Underwriting, Marketing

# National Flood Insurance Program

## May 1, 2006, Rate and Rule Changes: A Summary

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Premiums will increase an average of 4.1% for policies written or renewed on or after May 1, 2006. This premium increase varies by zone as described below.

### V Zones (coastal high-velocity zones)

Larger rate increases are being implemented again this year as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.

- **Post-FIRM V Zones:** Premiums will increase 6%.
- **Pre-FIRM V Zones:** Premiums will increase 9%.

### A Zones (non-velocity zones, which are primarily riverine zones)

There will be modest increases that will keep our Post-FIRM rates at actuarial levels and that will slightly decrease the amount of subsidy in our Pre-FIRM rates.

- **Post-FIRM AE Zones:** Premiums will increase about 2½% as indicated by our actuarial rate model.
- **Pre-FIRM AE Zones:** Premiums will increase about 6%.
- **AO, AH, AOB and AHB Zones** (shallow flooding zones): No change. Experience continues to be favorable in these zones.
- **Unnumbered A Zones** (remote A Zones where elevations have not been determined): Premiums will increase about 5%. These increases are designed to keep rates in line with Post-FIRM AE Zones.
- **A99 Zones** (approved flood mitigation projects, e.g., levees still in the course of construction): Premiums will increase about 6%.
- **AR Zones:** Premiums will increase about 7%.

### X Zones (zones outside the Special Flood Hazard Area)

Moderate increases are being implemented.

- **Standard Risk Policy:** Premiums will increase about 6%.
- **Preferred Risk Policy (PRP):** No changes.

### Miscellaneous Items

- **Optional Deductibles:** Deductible relativities are unchanged.
- **Emergency Program:** No changes.
- **Mortgage Portfolio Protection Program (MPPP):** Revised to keep in line with increases to A and V Zone policies.
- **Provisional Rating:** No changes.



**TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

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

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

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

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

**FIRM ZONES A99, B, C, X**

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

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

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

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

**FIRM ZONES A99, B, C, X**

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

**FIRM ZONE D**

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

**FIRM ZONES AO, AH ("No Basement" Buildings Only)<sup>2</sup>**

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

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

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

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

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

\*\*\* SUBMIT FOR RATING

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

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

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	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
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.34 / .08	.28 / .08
+1	.61 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.77 / .09	.72 / .08
0	1.19 / .09	1.07 / .20	.85 / .08	.65 / .16	.62 / .08	.52 / .16	1.84 / .09	1.71 / .08
-1 <sup>3</sup>	3.00 / 1.10	4.24 / 1.35	2.64 / 1.00	3.30 / .62	1.50 / .55	1.53 / .67	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	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
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.50 / .12	.30 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.68 / .40	.65 / .12	.48 / .25	.40 / .12	.29 / .12	1.21 / .12	1.01 / .64
-1 <sup>3</sup>	3.07 / .75	1.94 / 1.14	1.78 / .58	1.37 / .70	.48 / .12	1.06 / .12	***	***
-2	***	***	***	***	***	***	***	***

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

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

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

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

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

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

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

**UNNUMBERED ZONE A -- WITHOUT BASEMENT/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	.88 / .12	.91 / .20	.82 / .17	.89 / .23	
+1	1.72 / .59	1.94 / .75	1.40 / .63	1.33 / .72	
0 or below	***	***	***	***	
+2 or more	.32 / .08	.34 / .09	.50 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 to +1	.85 / .10	.74 / .18	.72 / .15	.76 / .21	
-1	2.75 / 1.05	3.49 / 1.02	2.08 / .67	1.84 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>5</sup>	3.22 / 1.32	4.36 / 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>	2.09 / .38	2.53 / 0.98	1.69 / .38	1.83 / .92	1.47 / .38	1.64 / .74	3.13 / .31	4.48 / .28
-1 <sup>4</sup>	4.47 / 2.29	6.66 / 3.67	4.09 / 2.29	5.74 / 2.79	2.90 / 2.07	3.03 / 2.83	***	***
-2	***	***	***	***	***	***	***	***

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

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

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

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 <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

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

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>2</sup>	<b>Elevated Buildings Free of Obstruction<sup>3</sup></b>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>4</sup>	Replacement Cost Ratio .50 to .74 <sup>4</sup>	Replacement Cost Ratio Under .50 <sup>4</sup>
+4 or more	.31	.31	.51	.68	1.03
+3	.31	.31	.62	.83	1.25
+2	.45	.48	.81	1.08	1.62
+1	.79	.84	1.17	1.56	2.48
0	1.21	1.30	1.50	2.01	2.82
-1	1.75	1.81	1.98	2.64	3.39
-2	2.44	2.57	2.60	3.41	4.35
-3	3.35	3.56	3.35	4.48	5.68
-4 or below	***	***	***	***	***

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

<sup>3</sup>Free of Obstruction—The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

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

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

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

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

SUBMIT FOR RATING

**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING

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

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

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

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

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

<sup>4</sup> With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

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

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

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

**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING

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

**PRE-FIRM NOT ELEVATION-RATED RATES<sup>1, 2</sup>**

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

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

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

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

**POST-FIRM NOT ELEVATION-RATED RATES<sup>1</sup>**

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

<sup>1</sup> Base Deductible is \$500.

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



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

**FIRM ZONES AR and AR Dual Zones -- BUILDING RATES**

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

**FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES**

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

**FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES**

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

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

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

<sup>3</sup> These rates are only applicable to Contents-only policies.

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

**BUILDING**

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

**CONTENTS**

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

**BUILDING—A1-A30, AE • POST-FIRM**

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

**CONTENTS—A1-A30, AE • POST-FIRM**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**AR AND AR DUAL ZONES**

**BUILDING**

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

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

**CONTENTS**

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

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

**BUILDING**

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

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

**CONTENTS**

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

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

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

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

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

<sup>4</sup>Use Pre-FIRM AR and AR Dual Zones Rate Table above.

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

**REGULAR PROGRAM -- 1975-1981<sup>1</sup> -- POST-FIRM CONSTRUCTION<sup>2</sup>**

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

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY--ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL--MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	3.31/.46	2.16/.51	1.22/.56	.55/.25
-1 <sup>4</sup>	7.28/.53	4.38/2.73	1.43/.56	.55/.25
-2	***	***	***	***

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

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

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

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

\*\*\*SUBMIT FOR RATING.

**REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION<sup>1</sup>**  
**UNNUMBERED V ZONE--ELEVATED BUILDINGS**

**SUBMIT FOR RATING**

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

**REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES <sup>1</sup>**

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

**REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**

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

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

<sup>2</sup>Zones AO, AH BUILDINGS WITH BASEMENT: Submit for Rating.

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

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

\*\*\*SUBMIT FOR RATING.

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

**REGULAR PROGRAM -- POST-FIRM CONSTRUCTION**

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE <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	.89/.08	.58/.08	.45/.08
-1 <sup>2</sup>	2.27/.76	1.91/.70	1.08/.47
-2	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE <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	.50/.12	.38/.12	.38/.12	.35/.12
0	1.10/.12	.65/.12	.40/.12	.35/.12
-1 <sup>2</sup>	3.07/.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>**

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



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

**AR AND AR DUAL ZONES**

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

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

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

**BUILDING RATES**

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

**CONTENTS RATES**

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

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

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

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

<sup>4</sup>Use Pre-FIRM AR and AR Dual Zones Rate Table above.

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

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

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

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

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

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

**SUBMIT FOR RATING**

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

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

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

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

\*\*\*SUBMIT FOR RATING.

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

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

**Elevated Buildings Free of Obstruction<sup>2</sup> Below the  
Beam Supporting the Building's Lowest Floor**

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

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

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

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

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

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

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

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

**Elevated Buildings With Obstruction<sup>3</sup> Below the  
Beam Supporting the Building's Lowest Floor**

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

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

<sup>3</sup>With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

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

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

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

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

**1981 POST-FIRM V ZONE RATES**

**SUBMIT FOR RATING**

## MORTGAGE PORTFOLIO PROTECTION PROGRAM

### I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

### MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$30,000 Coverage
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	2.52 / 1.26	2.65 / 1.26	75.00
V Zones - All building & occupancy types	3.92 / 3.92	3.68 / 3.68	75.00
A99 Zone, AR, AR Dual Zones	.67 / .40	.89 / .35	6.00

- NOTES:**
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
  - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.
  - (3) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
  - (4) MPPP policies are not eligible for Community Rating System premium discounts.

Attached are the revised pages for the WYO TRRP Plan with a summary of the updates effective May 1, 2006, as follows:

Part 1	<ul style="list-style-type: none"> <li>Under the 'Identification of Policyholder' paragraph, revised the requirement for reporting the Taxpayer Identification Number.</li> </ul>
Part 3	<ul style="list-style-type: none"> <li>Revised footnotes for data elements Insured First Name, Insured Last Name, and Taxpayer Identification Number.</li> </ul>
Part 4	<p>Data Dictionary -</p> <ul style="list-style-type: none"> <li><b>Base Flood Elevation:</b> revised Reporting Requirement.</li> <li><b>Elevation Difference:</b> added notation to explain the reporting of the BFE and LFE with relationship to the elevation difference.</li> <li><b>Insured First Name:</b> revised Reporting Requirement.</li> <li><b>Insured Last Name:</b> revised Reporting Requirement.</li> <li><b>Lowest Floor Elevation:</b> revised Reporting Requirement.</li> <li><b>Taxpayer Identification Number:</b> revised Reporting Requirement.</li> <li><b>Total Amount of Insurance - Building:</b> revised text to reference the new coverage amount effective October 1, 2005, for Group Flood policies.</li> <li><b>Total Amount of Insurance - Contents:</b> revised text for reporting contents coverage on Group Flood policies.</li> </ul>
Part 7	<ul style="list-style-type: none"> <li>Removed word 'tape.'</li> </ul>
Appendix A	<ul style="list-style-type: none"> <li>Added phrase 'if applicable' to Taxpayer Identification Number reference.</li> </ul>

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NATIONAL FLOOD INSURANCE PROGRAM  
TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN  
for the  
WRITE YOUR OWN (WYO) PROGRAM

Revision 1 .....January 1, 1992  
Revision 2 .....March 1, 1995  
Revision 3 .....October 1, 1997  
Revision 4 .....October 1, 2001  
Changes 1 & 2 .....May 1, 2002  
Change 3 .....October 1, 2002  
Change 4 .....May 1, 2003  
Change 5 .....October 1, 2003  
Change 6 .....May 1, 2004  
Change 6.1 .....February 1, 2005  
Change 7 .....May 1, 2005  
Change 7 (Revised) .....May 1, 2005  
Change 8 .....October 1, 2005  
Change 8.1 .....October 1, 2005  
Change 9 .....May 1, 2006



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3. Identification of Policyholder

This Plan requires, for each policy, the submission of the insured's name on policies effective on or after April 30, 1996. The submission of the insured's taxpayer identification number will be required on policies, designated as receiving disaster assistance, with an original new business date on or after May 1, 2006. Otherwise, the reporting of the taxpayer identification number is optional. The identification of the policyholder is used to prevent duplication of benefits between the NFIP and other Federal programs and to satisfy other Federal legal requirements.

4. Special Loss Information

In addition to loss payment data, the submission of information concerning amounts of damage (as opposed to payment), property value, and depths of water experienced in the building during the loss are required. This information is pertinent to the NFIP's models used to compute insurance rates. It also contributes to the important floodplain management research efforts and in assessing loss reduction and prevention alternatives.

F. Reporting Transactions

The transactions available in this Plan for reporting by WYO companies have been developed to accommodate the processing and detailed editing needs of the NFIP in using the information for financial and program control purposes and to accommodate, as well, processing considerations of the various systems used by companies to record and report the data. Companies will find that there are certain flexibilities in how the transactions can be used and that a company may not need to employ all the available transaction types. Information about the use of the reporting transactions is contained in Appendix A.

G. Data Quality and Financial Reconciliation

Part 2 of the WYO Financial Control Plan Requirements and Procedures contains critical information about the reconciliation of policy and claim data submitted under this Plan with the monthly financial reports and about how this Plan's data will be edited. The WYO Edit Specifications document is also necessary in order to have a complete understanding of reporting requirements.

Because of the need for timely financial reconciliation, transactions submitted under this Plan are rejected from the NFIP/WYO System only when money fields cannot be read or when it is unclear how the System can process the transaction. Otherwise, the information is posted to the data base and erred data elements are flagged for later correction.

## II. GENERAL INFORMATION

The following information indicates how data will be recorded and treated in the NFIP/WYO System.

### A. Coverages

The experience is recorded on the basis of:

1. Building Coverage
2. Contents Coverage
3. Increased Cost of Compliance (ICC) Coverage

ICC coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

### B. Premiums

Premium writings will be recorded in the NFIP/WYO System in complete policy detail. Therefore, a separate premium entry will be calculated by the NFIP/WYO System for basic limits and additional limits for each coverage.

Total Calculated Premium (or Total Prepaid Premium) will include the Increased Cost of Compliance (ICC) premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply. ICC coverage is not available, and therefore not charged, on the following four categories of business:

- Policies in Emergency Program communities
- Individual condominium unit owner coverage written under the Dwelling Form
- Contents-only policies
- Group Flood Insurance policies

Only the total written premium including Expense Constant, ICC premium, and, if appropriate, community probation surcharge must be reported by the WYO company.

### C. Minimum Premium

When a minimum premium is charged, only the total written premium indicated under (B) above must be entered into the policy record reported by the WYO company.

# I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Elevation Difference	Y	4-88	Application, 3H; Elevation Certificate
Endorsement Effective Date	Y	4-89	
Endorsement Premium Amount	Y	4-90	
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application, 4D
Federal Policy Fee-Refunded	Y	4-98	
*First Lender City	N	4-102	Application, 1K
*First Lender Loan Number	N	4-103	Application, 1K
*First Lender Name	N	4-104	Application, 1K
*First Lender State	N	4-105	Application, 1K
*First Lender Street Address	N	4-106	Application, 1K
*First Lender ZIP Code	N	4-107	Application, 1K
Flood Risk Zone	Y	4-110	Application, 2U
Floodproofed Indicator	Y	4-112	Application, 3I
ICC Premium WYO	Y	4-122	Application, 4I
***Insured First Name	Y	4-127	Application, 1F
***Insured Last Name	Y	4-128	Application, 1F
Location of Contents Indicator	Y	4-129	Application, 2T
**Lowest Adjacent Grade	N	4-130	Application, 3E; Elevation Certificate
Lowest Floor Elevation	Y	4-131	Application, 3F; Elevation Certificate

\*These data elements are required for policies expired more than 120 days.

\*\*Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Lowest Adjacent Grade is required based on reported New/Rollover Indicator.

\*\*\*These data elements are required for policies with a policy effective date on or after April 30, 1996. Prior to this date, either insured name or taxpayer ID was reported.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Mailing City	Y	4-131A	Application, 1F
Mailing State	Y	4-131B	Application, 1F
Mailing Street Address	Y	4-131C	Application, 1F
Mailing ZIP Code	Y	4-131D	Application, 1F

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# I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
Property Beginning Street Number	Y	4-162	Application, 1G, 1F
Property City	Y	4-163	Application, 1G, 1F
Property State	Y	4-164	Application, 1G, 1F
Property Street Address	Y	4-165	Application, 1G, 1F
Property ZIP Code	Y	4-168	Application, 1G, 1F
Regular/Emergency Program Indicator	Y	4-169	Application, 2D; Community Master File
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Rejected Transaction Control Number	Y	4-172	
****Repetitive Loss ID Number	Y	4-173	
****Repetitive Loss Target Group Indicator	Y	4-174	
**Replacement Cost	Y	4-175	Application, 2L
Risk Rating Method	Y	4-180	Application, 4F
*Second Lender City	N	4-184	Application, 1L
*Second Lender Loan Number	N	4-185	Application, 1L
*Second Lender Name	N	4-186	Application, 1L
*Second Lender State	N	4-187	Application, 1L
*Second Lender Street Address	N	4-188	Application, 1L
*Second Lender ZIP Code	N	4-189	Application, 1L
Sort Sequence Key	Y	4-190	
State-Owned Property	Y	4-194	Application, 20
*These data elements are required for policies expired more than 120 days.			
****This data is required <u>only</u> as of May 1, 2000, and only from the NFIP Servicing Agent.			
**Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Replacement Cost is required based on reported New/Rollover Indicator.			

# I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
***Taxpayer Identification Number	Y	4-198	Application, 1J
Total Amount of Insurance - Building	Y	4-199	Application, 4A
Total Amount of Insurance - Contents	Y	4-201	Application, 4B
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application, 4E
Total Premium Refund	Y	4-208	
WYO Prefix Code	Y	4-216	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

\*\*\*This data element is required for policies with an original new business date on or after May 1, 2006, and designated as receiving disaster assistance (refer to Part 4, Data Element 'Coverage Required for Disaster Assistance'). Otherwise, the reporting requirement for the taxpayer ID is optional.

**DATA ELEMENT: Base Flood Elevation**

**ALIAS:** BFE, 100 Year Flood Elevation, 1% Chance of Flooding

**ACRONYM:** Direct (CMF) Base-Fld-Elev-Ft  
Direct (PMF) Base-Flood-Elevation (PMF)  
WYO (PMF) BASE-FLOOD

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Elevation Certificate Master (ECMF)  
Actuarial (APOL)

**DESCRIPTION:**

Base Flood Elevation (BFE) is the elevation (or depth in zone AO) at which there is a 1% chance per year of flooding as shown on effective FIRM in tenths of feet. Value of 9999.0 indicates the field is not reported and/or used for this policy.

**EDIT CRITERIA:** Numeric - may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance application and the Elevation Certificate.

**SYSTEM FUNCTION:** Used in computing the elevation difference between lowest floor and BFE.

**REPORTING REQUIREMENT:** Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006. Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE.

**NOTE:** For policies effective prior to May 1, 2006, it is still advisable to continue reporting the BFE and LFE (other than 9999.0), if available, in order to calculate the correct elevation difference.



**DATA ELEMENT:** Basement/Enclosure Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BASEMENT

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Recertification Master (RCMF)  
Actuarial (APOL)

**DESCRIPTION:**

Code indicating the type of basement or enclosure in the insured building. Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

**Finished (Habitable) Area:** A finished area is a basement or other enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or equipped for use as kitchen, dining room, living room, family or recreational room, bedroom, office, professional or private school, studio occupancies, workshop, or other such uses. Coverage restrictions may apply.

**Unfinished Area:** An unfinished area is a basement or other enclosed area used for parking vehicles and/or storage purposes only and does not meet the definition of a finished area. Drywall used for fire protection is permitted.

**Enclosure:** To define an enclosure, the following data elements must be present:

- Basement/Enclosure Type is "1" or "2"
- Elevated Building Indicator is "Y"
- Obstruction Type is "20", "24", "30", "34", "50", "54", or "60"

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 0 - None
- 1 - Finished
- 2 - Unfinished

**LENGTH:** 1

**DEPENDENCIES:** Basement-Type in Policy Master and Claims Master should be the same. Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Elevation Certification Date

**ALIAS:** None

**ACRONYM:** (PMF) ELEV-CERT-DT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The date that the Elevation Certificate data was certified by the surveyor, engineer, or architect.

**EDIT CRITERIA:** Numeric, Date Format: YYYYMMDD

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the application and the Elevation Certificate.

**SYSTEM FUNCTION:** Used to verify the reporting of Lowest Adjacent Grade and Diagram Number, and to analyze age of certification.

**REPORTING REQUIREMENT:** Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the elevation certification date is required based on reported New/Rollover Indicator.

**DATA ELEMENT:** Elevation Difference

**ALIAS:** Elevation

**ACRONYM:** Direct (PMF) Elev-Difference  
WYO (PMF) ELEV-DIFF

**FILE:** Policy Master (PMF)  
Claim Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

Difference between the elevation of the lowest floor used for rating or the floodproofed elevation and the base flood elevation (BFE), or base flood depth, as appropriate. Round to nearest higher elevation difference in whole feet using .5 as the midpoint.

This data is reported only if the policy is elevation rated.

Entry of +999 indicates the field is not reported and/or used for this policy.

**EDIT CRITERIA:** Numeric, may be positive or negative

**LENGTH:** 4

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required

**NOTE:**

If the elevation difference is reported with a value of +999, the BFE and the Lowest Floor Elevation (LFE) must be reported with a value of 9999.0.

If the elevation difference is reported with a value other than +999, the BFE and the LFE should not be reported with 9999.0. (Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE and LFE.)

**DATA ELEMENT:** Insured First Name

**ALIAS:** First Name, Policyholder Name

**ACRONYM:** (PMF) FIRST-NAME

**FILE:** Policy Master (PMF)  
Claims Master (CMF)

**DESCRIPTION:**

First name of the individual insuring the property or contents.

**EDIT CRITERIA:** Alpha

**LENGTH:** 25

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Alpha Index Key

**REPORTING REQUIREMENT:** This data element is required for policies with a policy effective date on or after April 30, 1996. Prior to this date, either insured name or taxpayer ID was reported.

**DATA ELEMENT:** Insured Last Name

**ALIAS:** Insured Name, Last Name, Policyholder Name

**ACRONYM:** (PMF) LAST-NAME

**FILE:** Policy Master (PMF)  
Claims Master (CMF)

**DESCRIPTION:**

Last name of the individual insuring the property or contents.

**EDIT CRITERIA:** Alpha

**LENGTH:** 25

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Alpha Index Key

**REPORTING REQUIREMENT:** This data element is required for policies with a policy effective date on or after April 30, 1996. Prior to this date, either insured name or taxpayer ID was reported.

**DATA ELEMENT:** Lowest Floor Elevation

**ALIAS:** First Floor Elevation, Lowest Floor Including Basement

**ACRONYM:** WYO (PMF) LOW-FLOOR

**FILE:** Policy Master (PMF)  
Elevation Certificate Master (ECMF)  
Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

A building's lowest floor is the floor or level (including basement/enclosure/crawl space) that is used as the point of reference when rating a building. This includes the level to which a building is floodproofed\*. For more definitive information, refer to the NFIP Flood Insurance Manual. The lowest floor elevation of the insured structure in tenths of feet is supported by an elevation survey of the property. Value 9999.0 indicates the field is not reported and/or used for this policy.

Note: In the Claims Master File (CMF), whole feet are used.

\*For policies effective on or after May 1, 2005, the **actual** LFE, BFE, and elevation difference should be reported on floodproofed policies. The NFIP will subtract one foot from the reported LFE in order to calculate the elevation difference used in determining the rate and computing the premium.

**EDIT CRITERIA:** Numeric, may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application and the Elevation Certificate.

**SYSTEM FUNCTION:** Used in computing elevation difference between lowest floor and base flood elevation (BFE)

**REPORTING REQUIREMENT:** Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006. Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the LFE.

**NOTE:** For policies effective prior to May 1, 2006, it is still advisable to continue reporting the BFE and LFE (other than 9999.0), if available, in order to calculate the correct elevation difference.

**DATA ELEMENT:** Mailing City

**ALIAS:** City

**ACRONYM:** (MAMF) CITY

**FILE:** Mailing Address Master (MAMF)

**DESCRIPTION:**

The name of the city in which the mailing address is located.

**EDIT CRITERIA:** Alpha

**LENGTH:** 30

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Primary Key

**REPORTING REQUIREMENT:** Required

ARCHIVED APRIL 2018

**DATA ELEMENT:** Substantial Improvement Indicator

**ALIAS:** None

**ACRONYM:** WYO (CMF) IMPROVE-IND

**FILE:** Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

"Substantial improvement" means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to ensure safe living conditions; or
2. Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

**EDIT CRITERIA:** Alpha, Acceptable Values:

Y - Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of the market value of the building before it was damaged or improved.

N - No alterations meeting criterion above.

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the adjuster's report.

**SYSTEM FUNCTION:** Determination of Program Compliance

**REPORTING REQUIREMENT:** Optional



**DATA ELEMENT:** Taxpayer Identification Number

**ALIAS:** SSN

**ACRONYM:** WYO (PMF) TAX-IDENT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The taxpayer identification number of the individual or company insuring the property. In the case of an individual, this is usually the same as the social security number. The provision of this identifier eliminates the need for the Federal Government to have the WYO policyholder name which otherwise must be provided.

**EDIT CRITERIA:** Alphanumeric

**LENGTH:** 9

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Prevention of duplication of benefits during Federally declared disasters and prevention of duplicate flood insurance policies and claims payments.

**REPORTING REQUIREMENT:** This data element is required for policies with an original new business date on or after May 1, 2006, and designated as receiving disaster assistance (Data Element 'Coverage Required for Disaster Assistance' reported with value 1, 2, 3, 4, or 5). Otherwise, the taxpayer identification number is optional.

**DATA ELEMENT: Total Amount of Insurance - Building**

**ALIAS:** Building Coverage

**ACRONYM:** (PMF) T-COV-BLD

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

Amount in hundreds of dollars of building coverage purchased for the property. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program. Maximum total amounts of coverage for policies other than Residential Condominium Building Association Policy, Preferred Risk Policy, and Group Flood Insurance Policy are:

Emergency Program:

Single-Family Dwelling	\$ 35,000
Two- to Four-Family Dwelling	\$ 35,000
Other Residential	\$100,000
Nonresidential	\$100,000

Regular Program:

Single-Family Dwelling	\$250,000
Two- to Four-Family Dwelling	\$250,000
Other Residential	\$250,000
Nonresidential	\$500,000

The Residential Condominium Building Association Policy has coverage available not to exceed the single-family limit amount times the total number of residential units.

There are various levels of coverage that may be chosen for a Preferred Risk Policy. The amounts for each option are fixed and cannot vary and include both building and contents coverage. The Residential building coverage amounts available for the Preferred Risk Policy are:

Single Family, 2-4 Family:

\$20,000	\$ 75,000	\$150,000
\$30,000	\$100,000	\$200,000
\$50,000	\$125,000	\$250,000

Other Residential:

Building coverage will not be allowed for Other Residential Buildings.

Effective May 1, 2004, the Non-residential building coverage amounts available for the Preferred Risk Policy are:

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

Effective October 1, 2005, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$27,200. The IFG

**DATA ELEMENT:** Total Amount of Insurance - Building (Cont'd)

**DESCRIPTION:** (Cont'd.)

program ended October 14, 2002.

The limit for the IHP GFIP is \$27,200 and applicable to disasters declared on or after October 1, 2005.

For disasters declared on or after October 1, 2004, through September 30, 2005, the IHP GFIP limit is \$26,200.

For disasters declared on or after October 1, 2003, through September 30, 2004, the IHP GFIP limit is \$25,600.

For disasters declared on or after October 15, 2002, through September 30, 2003, the IHP GFIP limit is \$25,000.

Under the Individual and Family Grant (IFG) program, which ended October 14, 2002, the limit is \$15,800 and applicable to disasters declared on or after October 1, 2004, through September 30, 2005.

For disasters declared on or after October 1, 2003, through September 30, 2004, the IFG GFIP limit is \$15,300.

For disasters declared on or after October 1, 2002, through September 30, 2003, the IFG GFIP limit is \$15,000.

**EDIT CRITERIA:** Positive numeric in hundreds of dollars; cannot exceed program limits.

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

**SYSTEM FUNCTION:** Premium Computation  
Insurance to Value Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT: Total Amount of Insurance - Contents**

**ALIAS:** Contents Coverage

**ACRONYM:** (PMF) T-COV-CONT

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

Amount of coverage in hundreds of dollars purchased for the contents. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program.

Maximum total amounts of coverage for policies other than the Preferred Risk Policy and Group Flood Insurance Policy are:

Emergency Program:

Residential	\$ 10,000
Nonresidential	\$100,000

Regular Program:

Residential	\$100,000
Nonresidential	\$500,000

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). The amounts for each option are fixed and cannot vary and include both building and contents coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents coverage is not available for condominium units (except townhouse/rowhouse or single family dwellings) or for contents located in basements. The contents coverage amounts available for the Preferred Risk Policy are:

Prior to May 1, 2004 (Single Family, 2-4 Family):

\$ 5,000	\$18,000	\$38,000
\$ 8,000	\$25,000	\$50,000
\$12,000	\$30,000	\$60,000

On or after May 1, 2004 (Single Family, 2-4 Family, Other Residential):

\$ 8,000	\$30,000	\$ 60,000
\$12,000	\$40,000	\$ 80,000
\$20,000	\$50,000	\$100,000

On or after May 1, 2004 (Non-residential buildings):

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

Contents coverage is reported with zeros on the Group Flood Insurance Policy (GFIP).

**DATA ELEMENT:** Total Amount of Insurance - Contents (Cont'd)

**EDIT CRITERIA:** Positive numeric in hundreds of dollars; cannot exceed program limits.

**LENGTH:** 5

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

**SYSTEM FUNCTION:** Premium Computation  
Insurance to Value Analysis

**REPORTING REQUIREMENT:** Required

ARCHIVED APRIL 2018

**PART 7 - INSTRUCTIONS FOR FORMATTING DATA ELEMENTS AND  
REVISING DATA ELEMENT VALUES**

**INTRODUCTION**

This section lists each data element and provides specifications for its reporting format.

**I. FORMATTING DATA ELEMENTS**

This reporting format includes whether the element is a replacement or incremental value and whether it is a signed field allowing for a negative number. The third column indicates whether dollars and cents, whole dollars, or hundreds of dollars are applicable formats for the money fields. The last column presents the picture expected for each element.

In the picture column, numeric fields, indicated by a 9 or 9's, are right-justified and zero-filled. The number within the parentheses is the length of the field preceding the decimal position. The V9 or V99 indicates an implied decimal position. For example, 123.45 with a picture of 9(7)V99 would be represented as 000012345. Note that the field is zero-filled with four zeros because the numeric value is not large enough to use up all of the required length.

Alpha and alphanumeric fields, indicated by an X in the picture column, are left-justified with trailing spaces.

Zero, reported in numeric data elements, and blanks, reported in alpha and alphanumeric data, indicate not reporting or not applicable. The only exceptions to this rule are on a New Business (11) transaction for the following data elements:

- Elevation Difference: +999
- Lowest Floor Elevation: 9999.0
- Base Flood Elevation: 9999.0
- Lowest Adjacent Grade: 9999.0

On a New Business (11) transaction, zero indicates an actual elevation.

**II. REVISING DATA ELEMENT VALUES**

To change data element values already in the NFIP/WYO System to blank or zero, asterisk fill the appropriate field on the transaction being submitted. "Asterisk fill" means that if a data element has a length of 'n,' then 'n' asterisks are to be placed in the field. For example, if the data element Community Identification Number: X(6) = 012345 is changed to blank or zero, the picture would be represented as \*\*\*\*\*. This feature is not allowed on New Business (11) and Open Claim/Loss-Reserve (31) transactions.

### III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> \$/100 <sup>6</sup>	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Alteration Date	R	-	-	9(8)YYYYMMDD
Base Flood Elevation (BFE)	R	S	-	S9(5)V9
Basement/Enclosure Type	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Bldg. Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Bldg. Claim Payment Recovery	I	S	\$¢	S9(10)V99
Bldg. Damage Subject to Policy Exclusions (ACV)	R	-	-	X
Bldg. in Course of Construction Indicator	R	-	-	X
Cancellation/Voidance Reason	R	-	-	XX
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X
Claim/Loss Closed Date	R	-	-	9(8)YYYYMMDD
Claim/Loss Reopen Date	R	-	-	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg.	R	-	-	XX
Claim Closed w/o Pymt. Reason - Cont	R	-	-	XX
Claim Closed w/o Pymt. Reason - ICC	R	-	-	XX
Coinsurance Claim Settlement Indicator	R	-	-	X
Community Identification Number	R	-	-	X(6)
Condominium Indicator	R	-	-	X
Condominium Master Policy Units	R	-	-	9(3)
Contents Claim Payment (ACV)	I	S	\$¢	S9(7)V99
Contents Claim Payment Recovery	I	S	\$¢	S9(7)V99
Contents Damage Subj. to Policy Exclusions (ACV)	R	-	-	X
Coverage Req. for Disaster Assistance	R	-	-	X
CRS Classification Credit Percentage	R	-	-	9(2)
Damage - Appurtenant (ACV)	R	-	\$	9(7)
Damage - Main (ACV)	R	-	\$	9(10)
Damage to Contents - Appurtenant (ACV)	R	-	\$	9(7)
Damage to Contents - Main (ACV)	R	-	\$	9(7)
Date of Loss	Key	-	-	9(8)YYYYMMDD
Deductible - App. to Bldg. Claim Pymt.	R	-	-	X
Deductible - App. to Cont. Claim Pymt.	R	-	-	X
Deductible - Building	R	-	-	X
Deductible - Contents	R	-	-	X
Deductible Percentage WYO	R	-	-	9V999
Diagram Number	R	-	-	X
Duration Bldg. Will Not Be Habitable	R	-	-	X
Duration of Flood Waters in Bldg.	R	-	-	9(3) Hours
Elevated Bldg. Indicator	R	-	-	X
Elevation Certificate Indicator	R	-	-	X
Elevation Certification Date	R	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	S9(4)
Endorsement Effective Date	R	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)

- <sup>1</sup>R - Replacement Value  
<sup>2</sup>I - Incremental Value  
<sup>3</sup>S - Signed Data Element  
<sup>4</sup>\$¢ - Dollars and Cents  
<sup>5</sup>\$ - Whole Dollars  
<sup>6</sup>\$/100 - Hundreds of Dollars

## APPENDIX A - TRANSACTION PROCESSING DICTIONARY

### INTRODUCTION

The Transaction Processing Dictionary gives a brief narrative for each transaction. The narrative includes the transaction code/format and describes the purpose, special circumstances, and basic processing of each transaction for the NFIP/WYO TRRP Plan reporting. A general description of edits performed on NFIP/WYO System record keys is provided in this appendix.

The user should refer to Part 6 in the TRRP Plan for each transaction's record layout. Additionally, a complete and detailed description of all edits performed by the NFIP/WYO System can be found in the Edit Specifications document.

ARCHIVED APRIL 2018



## SECTION 1 - NEW BUSINESS TRANSACTION

The transaction code for the required format of the New Business transaction is "11A." This transaction contains New Policy information sent to the NFIP Bureau and Statistical Agent by the WYO companies. FEMA has determined that these data are necessary to support underwriting and financial reconciliation, to provide actuarial information, and to provide statistics on a WYO company's insurance processing practices. All the fields on this transaction are required fields. The key data consist of transaction code, transaction date, WYO prefix code, policy number, policy effective date, and policy expiration date. The WYO prefix code is a 5-digit numeric code, which comes from the National Association of Insurance Commissioners' (NAIC) listing of companies. The first time that a policy record is submitted by a WYO Company to the NFIP Bureau and Statistical Agent this transaction must be used.

In addition to carrying three classes of data, this transaction contains two special fields--one reserved for NFIP use and one reserved for WYO company use.

■ The Taxpayer Identification Number (if applicable) and the first and last name of the insured must be reported. If the insured is a group or company, the full 30 characters may be used for the name.

### MAJOR PROCESSING ACTIVITIES

The New Business transaction will have the following key data edits:

- Verify that the transaction code is "11A."
- Verify that the Policy Number is not currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the Policy Effective Date is a valid date.
- Verify that the premium reported is numeric.

This transaction will be processed by the edit module, update the appropriate master files, and be added to the History Audit File.