



FEMA

W-06085

November 15, 2006

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

FROM: *David I. Maurstad*  
David I. Maurstad  
Federal Insurance Administrator  
National Flood Insurance Program  
Mitigation Division

SUBJECT: May 1, 2007, Program Changes

The purpose of this memorandum is to provide notification of the rate modifications that are to be implemented effective May 1, 2007.

The rate changes for both new and renewal business with effective dates on or after May 1, 2007, are expected to increase the overall rate level by 6.0 percent. This consists of premium increases of 7.0% for subsidized policies and 5.4% for actuarially rated policies. The increase for actuarially rated policies is the result of holding the premium for Preferred Risk Policyholders unchanged while increasing the Standard X-Zone policies and actuarially rated SFHA policies an average of 7.4%.

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 Business Analyst.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representatives

Suggested Routing: Data Processing, Underwriting, Marketing

# National Flood Insurance Program

## May 1, 2007, Rate and Rule Changes: A Summary

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Premiums will increase an average of 6.0% for policies written or renewed on or after May 1, 2007. This premium increase varies by zone as described below.

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

Larger rate increases are being implemented again this year due to:

1. An increased contingency loading (from 10% to 20%) that more appropriately reflect the volatility in flooding.
  2. rates are being increased in response to 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 10%.
  - **Pre-FIRM V Zones:** Premiums will increase about 9½%.

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

There will be large increases this year.

- **Post-FIRM AE Zones:** Premiums will increase about 6% as indicated by our actuarial rate model, which includes an increase in the contingency loading from 5% to 10%.
- **Pre-FIRM AE Zones:** Premiums will increase about 7%, which will help to reduce the amount of the subsidy in these rates.
- **AO, AH, AOB and AHB Zones** (shallow flooding zones): Premiums will be increased between 9% to 10%.
- **Unnumbered A Zones** (remote A Zones where elevations have not been determined): Premiums will increase about 8%. 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 10%.
- **AR Zones:** Premiums will increase about 10%.

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

Moderate increases are being implemented.

- **Standard Risk Policy:** Premiums will increase about 10%.
- **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, 2</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 / .46	.96 / .83	.76 / .46		.76 / .96		.83 / .89	
	With Basement	.81 / .68	.96 / .69	.81 / .68		.76 / .80		.88 / .87	
	With Enclosure	.81 / .82	.96 / .83	.81 / .82		.81 / 1.01		.88 / 1.11	
	Manufactured (Mobile) Home <sup>3</sup>	.76 / .46	.96 / .83					.83 / .89	
CONTENTS LOCATION	Basement & Above				.96 / .69		.96 / .69		1.62 / 1.51
	Enclosure & Above				.96 / .83		.96 / .83		1.62 / 1.81
	Lowest Floor Only - Above Ground Level				.96 / .83		.96 / .83		1.62 / .79
	Lowest Floor Above Ground Level and Higher Floors				.96 / .57		.96 / .57		1.62 / .67
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>3</sup>								1.62 / .79

**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 / 1.20	1.23 / 2.06	.99 / 1.20		.99 / 2.22		1.10 / 2.30	
	With Basement	1.06 / 1.79	1.23 / 1.73	1.06 / 1.79		1.06 / 3.31		1.16 / 3.43	
	With Enclosure	1.06 / 2.11	1.23 / 2.05	1.06 / 2.11		1.06 / 3.70		1.16 / 3.83	
	Manufactured (Mobile) Home <sup>3</sup>	.99 / 5.43	1.23 / 2.05					1.10 / 9.32	
CONTENTS LOCATION	Basement & Above				1.23 / 1.73		1.23 / 1.73		2.14 / 4.05
	Enclosure & Above				1.23 / 2.05		1.23 / 2.05		2.14 / 4.37
	Lowest Floor Only - Above Ground Level				1.23 / 2.05		1.23 / 2.05		2.14 / 3.67
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 1.80		1.23 / 1.80		2.14 / 3.16
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home <sup>3</sup>								2.14 / 8.71

**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	.71 / .19	1.09 / .33	.71 / .19		.67 / .19		.67 / .19	
	With Basement	.81 / .27	1.23 / .39	.81 / .27		.86 / .27		.86 / .27	
	With Enclosure	.81 / .31	1.23 / .44	.81 / .31		.86 / .31		.86 / .31	
	Manufactured (Mobile) Home <sup>3</sup>	.71 / .34	1.09 / .33					.86 / .35	
CONTENTS LOCATION	Basement & Above				1.39 / .51		1.39 / .51		1.43 / .55
	Enclosure & Above				1.39 / .59		1.39 / .59		1.43 / .66
	Lowest Floor Only - Above Ground Level				1.09 / .53		1.09 / .53		.88 / .39
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .33		1.09 / .33		.88 / .28
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								.77 / .48

<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> Pre-FIRM buildings with subgrade crawl spaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the procedures from the Specific Rating Guidelines for policy processing.

<sup>3</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	.71 / .19	1.09 / .33	.71 / .19		.67 / .19		.67 / .19	
	With Basement	.81 / .27	1.23 / .39	.81 / .27		.86 / .27		.86 / .27	
	With Enclosure	.81 / .31	1.23 / .44	.81 / .31		.86 / .31		.86 / .31	
	Manufactured (Mobile) Home <sup>1</sup>	.71 / .34	1.09 / .33					.86 / .35	
<b>CONTENTS LOCATION</b>	Basement & Above				1.39 / .51		1.39 / .51		1.43 / .55
	Enclosure & Above				1.39 / .59		1.39 / .59		1.43 / .66
	Lowest Floor Only - Above Ground Level				1.09 / .53		1.09 / .53		.88 / .39
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .33		1.09 / .33		.88 / .28
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>1</sup>								.77 / .48

**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	1.01 / .35	1.01 / .63	1.01 / .35		1.10 / .63		1.10 / .63	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home <sup>1</sup>	1.33 / .68	1.20 / .73					2.28 / .85	
<b>CONTENTS LOCATION</b>	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				1.01 / .63		1.01 / .63		1.78 / .57
	Lowest Floor Above Ground Level and Higher Floors				1.01 / .43		1.01 / .43		1.78 / .54
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>1</sup>								1.78 / .57

**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 / .08	.21 / .08	.34 / .13	.21 / .13
Without Certification of Compliance or Elevation Certificate <sup>4</sup>	.85 / .19	.92 / .33	1.07 / .22	1.80 / .28

<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	.37 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.37 / .08	.31 / .08
+1	.67 / .08	.46 / .10	.42 / .08	.30 / .08	.30 / .08	.24 / .08	.85 / .09	.72 / .08
0	1.31 / .10	1.18 / .20	.95 / .09	.72 / .15	.68 / .09	.55 / .16	2.03 / .10	1.83 / .09
-1 <sup>3</sup>	3.31 / 1.21	4.67 / 1.35	2.90 / 1.10	3.59 / .62	1.65 / .61	1.69 / .70	***	***
-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	.51 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.22 / .12	.76 / .39	.67 / .12	.52 / .24	.40 / .12	.32 / .12	1.24 / .12	1.13 / .64
-1 <sup>3</sup>	3.38 / .75	2.14 / 1.10	1.96 / .58	1.51 / .70	.52 / .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	.99 / .13	1.00 / .20	.87 / .17	.98 / .23	
+1	1.90 / .64	2.10 / .75	1.54 / .63	1.46 / .72	
0 or below	***	***	***	***	
+2 or more	.37 / .08	.34 / .09	.51 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 to +1	.95 / .11	.83 / .18	.77 / .15	.84 / .21	
-1	3.03 / 1.15	3.84 / 1.02	2.36 / .67	2.01 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>5</sup>	3.53 / 1.42	4.79 / 1.70	2.92 / 1.00	2.94 / 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>	2.30 / .42	2.79 / 1.08	1.86 / .42	2.02 / 1.01	1.62 / .42	1.81 / .82	3.45 / .34	4.93 / .31
-1 <sup>4</sup>	4.92 / 2.52	7.33 / 4.04	4.50 / 2.52	6.32 / 3.07	3.19 / 2.28	3.34 / 3.12	***	***
-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>	3.57 / .50	3.15 / 2.31	2.32 / .55	2.20 / 1.38	1.31 / .55	1.31 / .55	3.43 / .55	3.58 / 2.95
-1 <sup>4</sup>	7.83 / 3.81	7.69 / 6.70	4.62 / 2.95	5.27 / 4.18	1.54 / .55	4.70 / .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	.34	.34	.56	.75	1.14
+3	.34	.34	.68	.92	1.38
+2	.50	.53	.89	1.19	1.78
+1	.87	.93	1.29	1.72	2.40
0	1.33	1.43	1.65	2.21	3.10
-1	1.93	1.99	2.18	2.87	3.73
-2	2.69	2.83	2.86	3.75	4.79
-3	3.69	3.92	3.69	4.93	6.25
-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	.45	.45	1.25	1.67	2.49
+3	.46	.46	1.40	1.84	2.81
+2	.60	.60	1.64	2.14	3.27
+1	1.01	1.07	1.91	2.55	3.69
0	1.44	1.52	2.24	3.07	4.16
-1 <sup>6</sup>	1.99	2.11	2.66	3.53	4.75
-2 <sup>6</sup>	2.77	2.95	3.31	4.35	5.65
-3 <sup>6</sup>	3.78	4.02	4.26	5.54	7.13
-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. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

<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
<b>BUILDING TYPE</b>	No Basement/Enclosure	.71 / .19	1.09 / .33	.71 / .19		.67 / .19		.67 / .19	
	With Basement	.81 / .27	1.23 / .39	.81 / .27		.86 / .27		.86 / .27	
	With Enclosure	.81 / .31	1.23 / .44	.81 / .31		.86 / .31		.86 / .31	
	Manufactured (Mobile) Home <sup>3</sup>	.71 / .34	1.09 / .33					.86 / .35	
<b>CONTENTS LOCATION</b>	Basement & Above				1.39 / .51		1.39 / .51		1.43 / .55
	Enclosure & Above				1.39 / .59		1.39 / .59		1.43 / .66
	Lowest Floor Only - Above Ground Level				1.09 / .53		1.09 / .53		.88 / .39
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .33		1.09 / .33		.88 / .28
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								.77 / .48

<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
<b>BUILDING TYPE</b>	No Basement/Enclosure	.71 / .19	1.09 / .33	.71 / .19		.67 / .19		.67 / .19	
	With Basement	.81 / .27	1.23 / .39	.81 / .27		.86 / .27		.86 / .27	
	With Enclosure	.81 / .31	1.23 / .44	.81 / .31		.86 / .31		.86 / .31	
	Manufactured (Mobile) Home <sup>2</sup>	.71 / .34	1.09 / .33					.86 / .35	
<b>CONTENTS LOCATION</b>	Basement & Above				1.39 / .51		1.39 / .51		1.43 / .55
	Enclosure & Above				1.39 / .59		1.39 / .59		1.43 / .66
	Lowest Floor Only - Above Ground Level				1.09 / .53		1.09 / .53		.88 / .39
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .33		1.09 / .33		.88 / .28
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>2</sup>								.77 / .48

<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	.37 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.37 / .08	.31 / .08
+1	.67 / .08	.46 / .10	.42 / .08	.30 / .08	.30 / .08	.24 / .08	.71 / .34	.72 / .08
0	.71 / .19	.67 / .19	.71 / .19	.67 / .19	.68 / .09	.55 / .16	.71 / .34	.86 / .35
-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	.51 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.22 / .12	.76 / .39	.67 / .12	.52 / .24	.40 / .12	.32 / .12	1.24 / .12	.77 / .48
-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/.17	1.08/.42	1.18/.04	1.18/.04	1.16/.21
With Basement	.90/.25	1.15/.90	1.43/.06	1.43/.06	SUBMIT FOR RATE
With Enclosure	.90/.17	1.15/.44	1.24/.04	1.24/.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/.69	1.23/1.75	1.39/.51	1.39/.51	SUBMIT FOR RATE
Enclosure and above	.96/.83	1.23/2.08	1.39/.59	1.39/.59	
Lowest floor only- above ground level	.96/.83	1.23/2.08	1.09/.53	1.09/.53	1.01/.63
Lowest floor above ground level and higher floors	.96/.57	1.23/1.83	1.09/.32	1.09/.32	1.01/.43
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	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.70/.04	.50/.04
0	1.60/.04	1.43/.04
-1 <sup>2</sup>	5.01/.15	2.84/.12
-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	.51/.12	.38/.12	.38/.12	.35/.12
0	1.22/.12	.67/.12	.40/.12	.35/.12
-1 <sup>2</sup>	3.38/.75	1.96/.58	.52/.12	.35/.12
-2	SUBMIT FOR RATE			.35/.12

<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>	.40/.04	.34/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>3</sup>	.94/.07	1.07/.22

**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	1.34/.05	.87/.17	
+1	2.10/.13	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.61/.04	.51/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>6</sup>
0 TO +1	1.18/.05	.77/.15	
-1	4.72/.15	2.14/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	6.00/1.15	2.92/1.00	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	1.18/.04
With Basement	1.43/.06
With Enclosure	1.24/.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	1.39/.51
Enclosure and above	1.39/.59
Lowest floor only- above ground level	1.09/.53
Lowest floor above ground level and higher floors	1.09/.29
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	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.70/.04	.50/.04
0	1.18/.04	1.43/.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	.51/.12	.38/.12	.38/.12	.35/.12
0	1.22/.12	.67/.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>	2.45/.13	2.34/.13
-1 <sup>4</sup>	7.15/.51	3.76/.38
-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>	3.60/.51	2.38/.56	1.34/.62	.55/.25
-1 <sup>4</sup>	8.01/3.88	4.73/3.00	1.57/.62	.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/.44	.96/.83	.93/1.13	1.23/2.08	.67/.19	1.09/.33
	WITH BASEMENT	.75/.55	.96/.69	1.00/1.96	1.23/1.95	.73/.27	1.23/.42
	WITH ENCLOSURE	.75/.64	.96/.72	1.00/2.13	1.23/2.12	.73/.31	1.23/.49

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

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.67/.19	1.09/.33	.93/.35	1.01/.63
	WITH BASEMENT	.73/.27	1.23/.42	***	***
	WITH ENCLOSURE	.73/.31	1.23/.49		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) <sup>2</sup>			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE <sup>3</sup>		.19/.08		.34/.13	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>4</sup>		.78/.19		1.07/.22	

<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	.27/.08	.18/.08	.18/.08
+1	.48/.08	.28/.08	.21/.08
0	.98/.09	.64/.09	.50/.09
-1 <sup>2</sup>	2.50/.84	2.10/.77	1.19/.52
-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	.51/.12	.38/.12	.38/.12	.35/.12
0	1.22/.12	.67/.12	.40/.12	.35/.12
-1 <sup>2</sup>	3.38/.75	1.96/.58	.52/.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	.88/.12	.87/.17	
+1	1.69/.59	1.54/.63	
0 OR BELOW	***	***	
+2 OR MORE	.28/.08	.51/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 TO +1	.64/.10	.77/.15	
-1	2.31/.78	2.14/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>5</sup>	2.93/1.33	2.92/1.00	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	.67/.19	1.09/.33
WITH BASEMENT	.73/.27	1.23/.42
WITH ENCLOSURE	.73/.31	1.23/.49

**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	.27/.08	.19/.08	.18/.08
+1	.48/.08	.28/.08	.21/.08
0	.67/.19	.64/.09	.50/.09
-1 <sup>4</sup>	See Footnote		
-2 <sup>4</sup>	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	.51/.12	.38/.12	.38/.12	.35/.12
0	1.22/.12	.67/.12	.40/.12	.35/.12
-1 <sup>4</sup>	See Footnote			
-2 <sup>4</sup>	See Footnote			.35/.12

<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>	2.21/.41	1.77/.41	1.53/.41
-1 <sup>4</sup>	4.83/2.52	4.42/2.52	3.15/2.28
-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>	3.64/.51	2.38/.56	1.34/.62	.55/.25
-1 <sup>4</sup>	8.01/3.88	4.73/3.00	1.57/.62	.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	.55	.45
+3	.67	.46
+2	.88	.63
+1	1.28	1.01
0	1.64	1.51
-1	2.17	2.09
-2	2.85	2.85
-3	3.67	3.86
-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	1.00	.57
+3	1.11	.58
+2	1.32	.74
+1	1.67	1.12
0	2.04	1.62
-1 <sup>5</sup>	2.52	2.20
-2 <sup>5</sup>	3.20	2.95
-3 <sup>5</sup>	4.03	3.96
-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. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

<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
Emergency Program Community	2.77	2.92	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	2.77 / 1.39	2.92 / 1.39	75.00
V Zones - All building & occupancy types	4.31 / 4.31	4.05 / 4.05	75.00
A99 Zone, AR, AR Dual Zones	.74 / .44	.98 / .39	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.