



FEMA

W-11020

April 1, 2011

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Servicing Agent

Edward L. Connor

FROM: Edward L. Connor
Acting Federal Insurance and Mitigation Administrator

SUBJECT: October 1, 2011, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective October 1, 2011. These changes will require modifications to the *NFIP Flood Insurance Manual*, Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document.

Please see the following attachments for details of these upcoming Program changes:

- Attachment A – Summary of October 2011 Rate and Rule Changes
- Attachment B – Rate Changes Effective October 1, 2011
- Attachment C – Severe Repetitive Loss Notification Letters – Changes Effective October 1, 2011.

Updates to the TRRP Plan and the Edit Specifications document will be provided under separate cover by May 1, 2011. Rate changes for the Specific Rating Guidelines effective October 1, 2011, will be provided by June 1, 2011.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

ATTACHMENT A

SUMMARY OF OCTOBER 2011 RATE AND RULE CHANGES

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National Flood Insurance Program
October 1, 2011, Rate and Rule Changes: A Summary

Premium Increases

Premiums will increase an average of 4% for policies written or renewed on or after October 1, 2011. The average premium change by zone varies as described below. The premium for a particular policy may change more or less than the average change.

- **V Zones** (coastal high-velocity zones)
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 4%.
 - Pre-FIRM V Zones: Premiums will increase 7%.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 5%.
 - Pre-FIRM AE Zones: Premiums will increase 5% to slightly decrease the amount of subsidy in our Pre-FIRM rate.
 - AO, AH, AOB and AHB Zones (shallow flooding zones): Premiums will increase less than 1%.
 - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 6%.
 - A99 Zones (approved flood mitigation projects, e.g., levees still in the course of construction) and AR Zones: Premiums will increase 5%.
- **X Zones** (zones outside the Special Flood Hazard Area)
 - Standard Risk Policy: Premiums will increase 5%.
 - Preferred Risk Policy (PRP): Premiums will remain unchanged.
- **Mortgage Portfolio Protection Program (MPPP):** Premiums will increase about 5%.
- **Provisional and Tentative Rates:** Provisional rates and tentative rates were revised.

Elevation Rating: FEMA will require elevation rating for all new business applications for policies covering Post-FIRM buildings in Zones AH, AO, and unnumbered A. Policies for buildings in unnumbered A and AH zones will require an Elevation Certificate (EC); policies for buildings in Zone AO will require an EC or a letter of compliance from the community official. This requirement does not apply to transfer/rollover transactions.

Optional Rating for Zones AO, AH: "With Certification of Compliance" rates are to be used when the EC shows that the lowest floor elevation used for rating is equal to or greater than the

community's elevation requirement. This rule applies to all building types, including buildings with Basement/Enclosure/Crawlspace/ Subgrade Crawlspace.

Optional Reduction of Coverage When Converting a PRP Issued in Error to a Standard-Rated

Policy: When converting a Preferred Risk Policy (PRP) that was issued in error to standard rating, the insured will be provided 30 days from notification of the underpayment to elect to delete or reduce coverage in order to wholly or partially reduce the underpayment amount. This change must be implemented no later than October 1, 2011, but may be implemented sooner.

The following elements must be included in the underpayment notification:

- The previous coverage amount;
- The underpayment amount for the previous coverage limits;
- Reduced amount of coverage based on premium already received;
- Option to adjust coverage within the original coverage limits within 30 days of the underpayment notification; and
- Statement that any related additional premium due must be included with the endorsement request and received within 30 days of the underpayment notification.

In addition to validating the flood zone for PRPs, the insurer must validate the building's loss history against the Repetitive Loss file provided by the NFIP before issuing new business or sending renewal notices for existing PRPs.

CBRS Documentation Requirements: Specific documentation must accompany the Flood Insurance Application as evidence of the eligibility for flood insurance of buildings located on map panels that contain Coastal Barrier Resource System (CBRS) areas or Otherwise Protected Areas (OPAs). Acceptable documentation includes 1 of the following:

- A copy of the most recent flood map panel marked to show the exact location of the building;
- A letter indicating that the building is not located in a CBRS area or OPA, signed and dated by a local community official;
- An EC indicating that the building is not located in a CBRS area or OPA, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification indicating that the building is not located in a CBRS area or OPA, that guarantees the accuracy of the information; *or*
- A letter from the U.S. Fish and Wildlife Service stating that the building is not located in a CBRS area or OPA.

Severe Repetitive Loss Processing Requirements:

- Insurers will be required to submit the underwriting file, including all supporting documentation, to the Direct Servicing Agent (Attention: Underwriting Department) within 30 days of notification that the policy was identified as an SRL. This requirement applies to SRL policy renewals beginning March 1, 2012.
- The sample letters in the SRL section of the Flood Insurance Manual have been modified to address the ineligibility of nonresidential buildings for the SRL Grant program. The revised letters should be used beginning October 1, 2011, for SRL policy renewals beginning January 1, 2012. Copies of the revised letters are included as an attachment to this summary. Please note that the letters on pages SRL 9-13 are for use only by the Direct Servicing Agent.

Introduction of New Obstruction Codes for Elevators Located Below the Lowest Elevated Floor in Elevated Buildings:

The Transaction Record Reporting and Processing (TRRP) Plan will establish new codes for elevated buildings with elevators below the lowest elevated floor as described below. (The numeric values will be provided with the TRRP Plan changes.)

- With Enclosure: With elevator below the BFE in A zones. No other enclosure below the BFE.
 - Will receive CRS discount
 - Only used for Elevated Building Indicator ‘Y’
 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace indicator must be ‘2’.
- With Enclosure: With elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.
 - Will not receive CRS discount
 - Only used for Elevated Building Indicator ‘Y’
 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace indicator must be ‘2’.
- With obstruction: With elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.
 - Will receive CRS discount
 - Only used for Elevated Building Indicator ‘Y’
 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace indicator must be ‘2’.
- With obstruction: With elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.
 - Will not receive the CRS discount
 - Only used for Elevated Building Indicator ‘Y’
 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace indicator must be ‘2’.
- With obstruction: With elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.
 - Will not receive the CRS discount (because of M&E below BFE)
 - Only used for Elevated Building Indicator ‘Y’
 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace indicator must be ‘2’.

Clarification of Obstruction Types 70 and 80: The TRRP Plan will clarify how obstruction types 70 (with letter of compliance) and 80 (without letter of compliance) relate to the optional Post-FIRM rating of Pre-FIRM buildings with subgrade crawlspaces in Zones A, AE, A1-A30, AO, AH, and D.

- Pre-FIRM buildings usually will not have a letter of compliance (as indicated by code 70), but may meet the proper openings definition and, therefore, be eligible for a lower rate. In such cases, use obstruction code 80 (without letter of compliance), but apply the proper openings credit.
- CRS discounts always apply to Pre-FIRM buildings, even when the lowest floor elevation is below the Base Flood Elevation (BFE).

- Post-FIRM buildings using obstruction type 80, with an elevation difference of 1 foot or more below the BFE, are ineligible for the CRS discount, whether rated with or without proper openings.

Cancellation Reason Codes 12 and 18: These reason codes (TRRP Reason Code 52 – Mortgage Paid Off) will be revised to allow a pro-rata refund extending into the prior term, provided that the mortgage was paid off during the prior term and the cancellation refund request is received within 60 days of the mortgage payoff date.

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ATTACHMENT B

RATE CHANGES EFFECTIVE OCTOBER 1, 2011

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TABLE 2. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D²

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .66	.96 / 1.18	.76 / .66		.76 / 1.37		.83 / 1.31	
	With Basement	.81 / .97	.96 / .99	.81 / .97		.76 / 1.14		.88 / 1.29	
	With Enclosure	.81 / 1.17	.96 / 1.18	.81 / 1.17		.81 / 1.43		.88 / 1.62	
	Elevated on Crawlspce	.76 / .66	.96 / 1.18	.76 / .66		.76 / 1.37		.83 / 1.31	
	Non-Elevated with Subgrade Crawlspce	.76 / .66	.96 / .99	.76 / .66		.76 / 1.37		.83 / 1.31	
	Manufactured (Mobile) Home ³	.76 / .66	.96 / 1.18					.83 / 1.31	
CONTENTS LOCATION	Basement & Above ⁴				.96 / .99		.96 / .99		1.62 / 2.20
	Enclosure & Above ⁵				.96 / 1.18		.96 / 1.18		1.62 / 2.63
	Lowest Floor Only – Above Ground Level				.96 / 1.18		.96 / 1.18		1.62 / 1.16
	Lowest Floor Above Ground Level and Higher Floors				.96 / .82		.96 / .82		1.62 / .99
	Above Ground Level – More Than One Full Floor				.35 / .16		.35 / .16		.24 / .16
	Manufactured (Mobile) Home ³								1.62 / 1.16

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 / 1.70	1.23 / 2.91	.99 / 1.70		.99 / 3.14		1.10 / 3.26	
	With Basement	1.06 / 2.53	1.23 / 2.46	1.06 / 2.53		1.06 / 4.69		1.16 / 4.84	
	With Enclosure	1.06 / 2.99	1.23 / 2.90	1.06 / 2.99		1.06 / 5.24		1.16 / 5.40	
	Elevated on Crawlspce	.99 / 1.70	1.23 / 2.91	.99 / 1.70		.99 / 3.14		1.10 / 3.26	
	Non-Elevated with Subgrade Crawlspce	.99 / 1.70	1.23 / 2.46	.99 / 1.70		.99 / 3.14		1.10 / 3.26	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 2.90					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above ⁴				1.23 / 2.46		1.23 / 2.46		2.14 / 5.72
	Enclosure & Above ⁵				1.23 / 2.90		1.23 / 2.90		2.14 / 6.17
	Lowest Floor Only – Above Ground Level				1.23 / 2.90		1.23 / 2.90		2.14 / 5.17
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.55		1.23 / 2.55		2.14 / 4.47
	Above Ground Level – More Than One Full Floor				.47 / .38		.47 / .38		.45 / .50
	Manufactured (Mobile) Home ³								2.14 / 9.80

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	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspce	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspce	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home ³	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above ⁴				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above ⁵				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than One Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home ³								.98 / .61

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

2 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.

3 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

4 Includes subgrade crawlspace.

5 Includes crawlspace.

TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home ¹	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above ²				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above ³				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than One Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home ¹								.98 / .61

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	Non-Elevated with Subgrade Crawlspace	1.37 / .32	1.11 / .60	1.37 / .32		1.25 / .52		1.25 / .52	
	Manufactured (Mobile) Home ¹	1.78 / .65	1.61 / .67					2.45 / .78	
CONTENTS LOCATION	Basement & Above ²				***		***		***
	Enclosure & Above ³				***		***		***
	Lowest Floor Only – Above Ground Level				1.11 / .60		1.11 / .60		1.58 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .40		1.11 / .40		1.58 / .49
	Above Ground Level – More Than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								1.58 / .50

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)⁴

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ⁵	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ⁶	1.12 / .21	1.10 / .25	1.05 / .19	1.75 / .24

1 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

2 Includes subgrade crawlspace.

3 Includes crawlspace.

4 Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures.

5 “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.

6 “Without Certification of Compliance” rates are to be used only on Post-FIRM structures when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community’s elevation requirement.

*****SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AE, A1-A30 – BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	ONE FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN ONE FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN ONE FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	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	.28 / .10	.24 / .10
+3	.30 / .08	.24 / .10	.25 / .08	.22 / .08	.27 / .08	.22 / .09	.31 / .10	.27 / .10
+2	.42 / .08	.32 / .10	.31 / .08	.25 / .08	.30 / .08	.24 / .09	.52 / .10	.42 / .11
+1	.75 / .10	.56 / .13	.57 / .09	.36 / .09	.38 / .09	.30 / .10	.94 / .13	.83 / .14
0	1.78 / .13	1.60 / .17	1.30 / .12	.99 / .17	.91 / .10	.77 / .16	2.55 / .17	2.15 / .22
-1 ⁴	4.40 / 1.10	5.39 / 1.15	3.70 / 0.80	3.80 / .50	2.40 / .50	2.15 / .58	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ²		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ²		MORE THAN ONE FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	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 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.26 / .14
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .17
+1	.53 / .12	.39 / .15	.38 / .12	.28 / .12	.38 / .12	.22 / .12	.58 / .20	.58 / .26
0	1.16 / .12	.81 / .27	.68 / .12	.59 / .18	.45 / .12	.35 / .13	1.20 / .26	1.11 / .37
-1 ⁴	3.10 / .63	2.29 / .80	1.90 / .42	1.53 / .52	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12

1. If Lowest Floor is -1 because of attached garage, submit application for special consideration if the building is described and rated as a single-family dwelling; rate may be lower.

2. Includes subgrade crawlspace.

3. The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

4. Use Submit-for-Rate procedures if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (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/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,2}**

Elevation Difference	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential & Non-Residential	Residential ³	Non-Residential ³	
+5 or more	.46 / .08	.40 / .12	.44 / .12	.44 / .12	No Base Flood Elevation ⁴
+2 to +4	1.36 / .11	1.25 / .18	.74 / .13	.70 / .18	
+1	2.60 / .52	2.86 / .32	1.52 / .22	1.31 / .40	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.34 / .12	With Base Flood Elevation ⁵
0 to +1	1.35 / .13	1.15 / .19	1.06 / .14	.91 / .15	
-1	4.25 / 1.00	4.96 / .53	2.70 / .33	2.08 / .61	
-2 or below	***	***	***	***	
No Elevation Certificate ⁶	5.00 / 1.30	6.17 / .90	3.33 / .80	2.85 / .96	

- 1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures.
- 2 Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured. For optional rating, follow the Submit-for-Rate procedures.
- 3 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than One Full Floor.
- 4 Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
- 5 Elevation difference is the measured distance between the BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.
- 6 For buildings without basement, enclosure, or crawlspace, Elevation Certificate is optional.

*****SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

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

Elevation of Lowest Floor Above or Below BFE	ONE FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN ONE FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN ONE FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	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 ⁴	3.12 / .56	3.77 / 1.45	2.53 / .56	2.74 / 1.36	2.19 / .56	2.45 / 1.10	4.67 / .46	6.65 / .42
-1 ⁵	6.63 / 3.38	9.87 / 5.43	6.06 / 3.38	8.50 / 4.13	4.32 / 3.07	4.51 / 4.19	***	***
-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/Enclosure/ Crawlspace ²		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ²		MORE THAN ONE FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ⁴	4.36 / .92	3.85 / 3.49	2.83 / .91	2.69 / 2.12	1.60 / .78	1.60 / .80	4.19 / .98	4.37 / 4.42
-1 ⁵	9.55 / 5.81	9.37 / 10.01	5.63 / 4.42	6.43 / 6.28	1.88 / .80	5.73 / 1.07	***	***
-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 ⁴		.56 / .25	.56 / .25	.42 / .25
-1 ⁵		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

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

2 Includes subgrade crawlspace.

3 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

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

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

***SUBMIT FOR RATING

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3E. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES¹

Elevation of the Lowest Floor Above or Below BFE Adjusted for Wave Height ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.44	.44	.73	.96	1.48
+3	.46	.46	.84	1.14	1.71
+2	.69	.74	1.15	1.54	2.32
+1	1.19	1.28	1.67	2.23	3.12
0	2.04	2.19	2.63	3.52	4.94
-1	2.93	3.02	3.58	4.72	6.13
-2	4.19	4.42	4.57	5.98	7.63
-3	5.48	5.81	5.48	7.33	9.29
-4 or below	***	***	***	***	***

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

2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

3 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.
- (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

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.

4 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See Replacement Cost Ratio in this section for more details.

***SUBMIT FOR RATING

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

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3F. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE

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

Elevation of the Lowest Floor Above or Below BFE Adjusted for Wave Height ³	ELEVATED BUILDINGS WITH OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.57	.57	1.58	2.10	3.12
+3	.61	.61	1.77	2.33	3.55
+2	.82	.82	2.14	2.80	4.27
+1	1.38	1.47	2.62	3.51	5.07
0	2.20	2.32	3.42	4.68	6.34
-1 ⁶	3.02	3.19	4.37	5.80	7.79
-2 ⁶	4.31	4.60	5.28	6.94	9.61
-3 ⁶	5.62	5.98	6.33	8.24	10.59
-4 or below ⁶	***	***	***	***	***

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

2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.

3 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

4 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.

5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See Replacement Cost Ratio in this section for more details.

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

***SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES
NOT ELEVATION-RATED RATES**

ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

PRE-FIRM RATES¹

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home ²	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than One Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home ²								.98 / .61

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

POST-FIRM RATES

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	With Basement	1.03 / .35	1.57 / .50	1.03 / .35		1.09 / .35		1.09 / .35	
	With Enclosure	1.03 / .39	1.57 / .57	1.03 / .39		1.09 / .39		1.09 / .39	
	Elevated on Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Non-Elevated with Subgrade Crawlspace	.91 / .24	1.39 / .43	.91 / .24		.85 / .24		.85 / .24	
	Manufactured (Mobile) Home ¹	.91 / .44	1.39 / .43					1.09 / .45	
CONTENTS LOCATION	Basement & Above				1.77 / .65		1.77 / .65		1.82 / .71
	Enclosure & Above				1.77 / .75		1.77 / .75		1.82 / .84
	Lowest Floor Only – Above Ground Level				1.39 / .69		1.39 / .69		1.12 / .50
	Lowest Floor Above Ground Level and Higher Floors				1.39 / .43		1.39 / .43		1.12 / .36
	Above Ground Level – More Than One Full Floor				.41 / .14		.41 / .14		.25 / .14
	Manufactured (Mobile) Home ¹								.98 / .61

1 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

**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/Enclosure/ Crawlspace ¹		MORE THAN ONE FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN ONE FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .10	.24 / .10
+3	.30 / .08	.24 / .10	.25 / .08	.22 / .08	.27 / .08	.22 / .09	.31 / .10	.27 / .10
+2	.42 / .08	.32 / .10	.31 / .08	.25 / .08	.30 / .08	.24 / .09	.52 / .10	.42 / .11
+1	.75 / .10	.56 / .13	.57 / .09	.36 / .09	.38 / .09	.30 / .10	.91 / .44	.83 / .14
0	.91 / .24	.85 / .24	.91 / .24	.85 / .24	.91 / .10	.77 / .16	.91 / .44	1.09 / .45
-1 ³	See Footnote ³							

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/Enclosure/ Crawlspace ¹		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ¹		MORE THAN ONE FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.26 / .14
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .17
+1	.53 / .12	.39 / .15	.38 / .12	.28 / .12	.38 / .12	.22 / .12	.58 / .20	.58 / .26
0	1.16 / .12	.81 / .27	.68 / .12	.59 / .18	.45 / .12	.35 / .13	1.20 / .26	.98 / .61
-1 ³	See Footnote ³							

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 ⁴		.35 / .12	.35 / .12	.22 / .12
-2 ⁴		.35 / .12	.35 / .12	.22 / .12

1 Includes subgrade crawlspace.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section.

3 Use Table 4.

4 These rates are only applicable to contents-only policies.

TABLE 6. TENTATIVE RATES TABLE¹

RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
NON-ELEVATED, NO BASEMENT	BASIC LIMITS	ADDITIONAL LIMITS	BASIC LIMITS	ADDITIONAL LIMITS
1-4 Family	4.00	3.00	6.00	4.00
Other Residential	6.00	4.00	6.00	4.00
Non-Residential	6.00	4.00	8.00	8.00
NON-ELEVATED WITH BASEMENT/ ELEVATED BUILDING²	BASIC LIMITS	ADDITIONAL LIMITS	BASIC LIMITS	ADDITIONAL LIMITS
1-4 Family	2.00	2.00	2.00	2.00
Other Residential	3.00	3.00	2.00	2.00
Non-Residential	3.00	3.00	3.00	3.00

FIRM ZONES V, V1-V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
NON-ELEVATED, NO BASEMENT	BASIC LIMITS	ADDITIONAL LIMITS	BASIC LIMITS	ADDITIONAL LIMITS
1-4 Family	8.00	8.00	11.00	11.00
Other Residential	11.00	11.00	11.00	11.00
Non-Residential	11.00	11.00	11.00	11.00
NON-ELEVATED WITH BASEMENT/ ELEVATED BUILDING²	BASIC LIMITS	ADDITIONAL LIMITS	BASIC LIMITS	ADDITIONAL LIMITS
1-4 Family	5.00	5.00	5.00	5.00
Other Residential	7.00	7.00	5.00	5.00
Non-Residential	7.00	7.00	7.00	7.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 The basement/elevated building rates should only be used if 2 or more photographs or other information substantiates that the risk is constructed as an elevated building or has a basement as defined by the NFIP.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM¹			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 / .24	1.08 / .59	1.17 / .05	1.17 / .05	1.17 / .24
WITH BASEMENT	.90 / .33	1.15 / 1.25	1.42 / .07	1.42 / .07	SUBMIT FOR RATE
WITH ENCLOSURE	.90 / .24	1.15 / .61	1.23 / .05	1.23 / .05	
ELEVATED ON CRAWLSPACE	.85 / .24	1.08 / .59	1.17 / .05	1.17 / .05	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.85 / .24	1.08 / .59	1.17 / .05	1.17 / .05	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	.96 / .99	1.23 / 2.46	1.77 / .65	1.77 / .65	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	.96 / 1.18	1.23 / 2.90	1.77 / .75	1.77 / .75	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	.96 / 1.18	1.23 / 2.90	1.39 / .69	1.39 / .69	
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	.96 / .82	1.23 / 2.55	1.39 / .37	1.39 / .37	
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.35 / .16	.47 / .38	.41 / .14	.38 / .13	

BUILDING — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE²	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE²
+4	.33 / .03	.33 / .03
+3	.35 / .03	.34 / .03
+2	.45 / .03	.40 / .03
+1	.81 / .04	.56 / .04
0	1.61 / .05	1.44 / .05
-1 ³	6.10 / .15	3.48 / .12
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE²)	BASEMENT/ENCLOSURE/CRAWLSPACE² 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	.53 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.16 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ³	3.10 / .63	1.90 / .42	.72 / .15	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Includes subgrade crawlspace.

3 Use Submit-for-Rate procedures if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (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/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ²	.48/.04	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	1.11/.09	1.05/.19

**POST-FIRM UNNUMBERED A ZONE –
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,4}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS⁵	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88/.05	.44/.12	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.69/.06	.74/.13	
+1	2.76/.14	1.52/.22	
0 OR BELOW	***	***	
+2 OR MORE	.75/.04	.38/.12	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	1.50/.06	1.06/.14	
-1	5.90/.18	2.70/.33	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	7.90/1.26	3.33/.80	NO ELEVATION CERTIFICATE

1 Zones A, AO, or AH buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace – follow Submit-for-Rate procedures.

2 “With Certification of Compliance” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement. This rule applies to all building types, including buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace.

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

4 Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

5 For elevation-rated policies, when contents are located 1 floor or more above the lowest floor used for rating, use .35/.12.

6 NO 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.

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

*****SUBMIT FOR RATING**

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

AR AND AR DUAL ZONES**BUILDING – PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED**

BUILDING TYPE	RATES
No Basement/Enclosure	1.17/.05
With Basement	1.42/.07
With Enclosure	1.23/.05
Elevated on Crawlspace	1.17/.05
Non-Elevated with Subgrade Crawlspace	1.17/.05

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

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.77/.65
Enclosure/Crawlspace and above	1.77/.75
Lowest floor only – above ground level	1.39/.69
Lowest floor above ground level and higher floors	1.39/.37
Above ground level more than 1 full floor	.38/.13

BUILDING – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁴
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.45/.03	.40/.03
+1	.81/.04	.56/.04
0	1.17/.05	1.44/.05
-1 ⁵	SEE FOOTNOTE	

CONTENTS – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BSMNT/ ENCL/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/ CRAWLSPACE ⁴)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴ 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	.53/.12	.38/.12	.38/.12	.35/.12
0	1.16/.12	.68/.12	.45/.12	.35/.12
-1 ⁵	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Base deductible is \$2,000.

3 Base deductible is \$1,000.

4 Includes subgrade crawlspace.

5 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ³
0 ⁴	3.30/.18	3.15/.18
-1 ⁵	9.79/.71	5.15/.53
-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/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN ONE FULL FLOOR
0 ⁴	4.36 / .92	2.83 / .91	1.60 / .78	.56 / .25
-1 ⁵	9.55 / 5.81	5.63 / 4.42	1.88 / .80	.56 / .25
-2	***	***	***	***

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

2 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.

3 Includes subgrade crawlspace.

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

5 Use Submit-for-Rate procedures 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 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 RATES¹

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/.63	.96 /1.17	.93/1.66	1.23/3.05	.74/.21	1.20/.37
	WITH BASEMENT	.75/.77	.96 / .98	1.00/2.88	1.23/2.87	.81/.30	1.36/.46
	WITH ENCLOSURE	.75/.92	.96 /1.01	1.00/3.14	1.23/3.13	.81/.34	1.36/.54
	ELEVATED ON CRAWLSPACE	.70/.63	.96 /1.17	.93/1.66	1.23/3.05	.74/.21	1.20/.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70/.63	.96 /1.17	.93/1.66	1.23/3.05	.74/.21	1.20/.37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37	1.12/.39	1.11/.60
	WITH BASEMENT	.81/.30	1.36/.46	***	***
	WITH ENCLOSURE	.81/.34	1.36/.54	***	***
	ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37	1.12/.39	1.11/.60
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37	1.12/.39	1.11/.60
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE ³		.24/.08		.38/.13	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		1.04/.21		1.05/.19	

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures.

3 “With Certification of Compliance” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement. This rule applies to all building types, including buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace.

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

***SUBMIT FOR RATING

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

REGULAR PROGRAM – POST-FIRM CONSTRUCTION
FIRM ZONES A1–A30, AE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ ENCLOSURE/ CRAWLSPACE ²	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ²	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ²
+4	.20/.08	.18/.08	.20/.08
+3	.22/.08	.20/.08	.20/.08
+2	.30/.08	.22/.08	.22/.08
+1	.54/.09	.32/.08	.26/.09
0	1.36/.11	.88/.11	.69/.10
-1 ³	3.47/.84	2.61/.70	1.52/.60
-2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ² 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	.53/.12	.38/.12	.38/.12	.35/.12
0	1.16/.12	.68/.12	.45/.12	.35/.12
-1 ³	3.10/.63	1.90/.42	.72/.15	.35/.12
-2	***	***	***	.35/.12

1 If LF is -1 because of attached garage, submit application for special consideration if the building is described and rated as a single-family dwelling; rate may be lower.

2 Includes subgrade crawlspace.

3 Use Submit-for-Rate procedures if either the enclosure below the lowest floor of an elevated building or the crawlspace (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/CRAWLSPACE^{1,2}

ELEVATION DIFFERENCE	BUILDING	CONTENTS ³	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.41/.09	.44/.12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.11/.12	.74/.13	
+1	2.25/.57	1.52/.22	
0 OR BELOW	***	***	
+2 OR MORE	.37/.08	.38/.12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	.87/.12	1.06/.14	
-1	3.30/.83	2.70/.33	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	4.16/1.44	3.33/.80	NO ELEVATION CERTIFICATE

- 1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures in the Rating section.
- 2 Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured. For optional rating, follow the Submit-for-Rate procedures in the Rating section.
- 3 For elevation-rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.
- 4 NO 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.
- 5 WITH BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
- 6 For building without basement, enclosure, crawlspace or subgrade crawlspace, Elevation Certificate is optional.

*****SUBMIT FOR RATING**

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

AR AND AR DUAL ZONES

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

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37
WITH BASEMENT	.81/.30	1.36/.46
WITH ENCLOSURE	.81/.34	1.36/.54
ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37

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/CRAWLSPACE ⁴	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁴
+4	.20/.08	.18/.08	.20/.08
+3	.22/.08	.20/.08	.20/.08
+2	.30/.08	.22/.08	.22/.08
+1	.54/.09	.32/.08	.26/.09
0	.74/.21	.88/.11	.69/.10
-1 ⁵	SEE FOOTNOTE		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL(NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁴ 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	.53/.12	.38/.12	.38/.12	.35/.12
0	1.16/.12	.68/.12	.45/.12	.35/.12
-1 ⁵	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM.

2 Base deductible is \$2,000.

3 Base deductible is \$1,000.

4 Includes subgrade crawlspace.

5 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
0 ⁴	3.01 / .56	2.41 / .56	2.08 / .56
-1 ⁵	6.58 / 3.43	6.02 / 3.43	4.30 / 3.12
-2	***	***	***

REGULAR PROGRAM — 1975–1981¹ 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/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN ONE FULL FLOOR
0 ⁴	4.36 / .92	2.83 / .91	1.60 / .78	.56 / .25
-1 ⁵	9.55 / 5.81	5.63 / 4.42	1.88 / .80	.56 / .25
-2	***	***	***	.56 / .25

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

2 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.

3 Includes subgrade crawlspace.

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

5 Use Submit-for-Rate procedures 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 **UNNUMBERED V ZONE — ELEVATED BUILDINGS**

SUBMIT FOR RATING

TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES**(Including Townhouse/Rowhouse)**

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES¹
ELEVATED BUILDINGS FREE OF OBSTRUCTION² BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW BASE FLOOD ELEVATION ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ³	BUILDING RATE	CONTENTS RATE
+4 or more	.73	.53
+3	.84	.54
+2	1.15	.73
+1	1.67	1.25
0	2.63	2.04
- 1	3.58	2.93
- 2	4.57	4.19
- 3	5.48	5.48
- 4 or lower	***	***

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

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

2 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.
- (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

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.

3 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**

TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES**(Including Townhouse/Rowhouse)****ANNUAL RATES PER \$100 OF COVERAGE****1981 POST-FIRM V1–V30, VE ZONE RATES^{1,2}****ELEVATED BUILDINGS WITH OBSTRUCTION³ BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW BASE FLOOD ELEVATION ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE⁴	BUILDING RATE	CONTENTS RATE
+4 or more	1.31	.67
+3	1.40	.68
+2	1.73	.86
+1	2.17	1.38
0	3.29	2.20
-1 ⁵	4.12	3.02
-2 ⁵	5.14	4.31
-3 ⁵	6.03	5.62
- 4 or lower ⁵	***	***

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

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

3 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). See the Rating section for details.

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

5 For buildings with obstruction, use Submit-for-Rate procedures 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****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 mandatory purchase requirements usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their insurance agent/producer or their insurer 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.

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program (NFIP) Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this Program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their agent/producer or insurer.
2. When a mortgagee or a mortgage-servicing company discovers, at any time following loan origination, that there is no evidence of flood insurance on a property in a Special Flood Hazard Area (SFHA), then the MPPP may be used by such lender/servicer to obtain (force-place) the required flood insurance coverage. The MPPP process

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE^{1, 2}

ZONE	MPPP Rates per \$100 of Building Coverage ³	MPPP Rates per \$100 of Contents Coverage ³	ICC Premium for \$30,000 Coverage ^{4, 5}
Emergency Program Community	3.92	3.96	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	3.92 / 1.99	3.96 / 1.90	\$70
V Zones - All building & occupancy types	5.84 / 5.84	5.49 / 5.49	\$70
A99 Zone, AR, AR Dual Zones	1.01 / .60	1.35 / .54	\$5

1 Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

2 MPPP policies are not eligible for Community Rating System premium discounts.

3 Basic and additional insurance limits are shown in the Rating section.

4 ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.

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

NATIONAL FLOOD INSURANCE PROGRAM PROVISIONAL RATING QUESTIONNAIRE

1–4 Family Post-FIRM Zones A¹, A1–A30, AE
(To be attached to the Flood Insurance Application)

NAME _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ POLICY PERIOD IS FROM _____ TO _____

CITY _____ STATE _____ ZIP CODE _____

Answer the questions below. Use the rates associated with the first “yes” response. These rates are to be used on the Flood Insurance Application.

Yes No

- ☐ ☐ 1. Is there a basement or subgrade crawlspace?
- ☐ ☐ 2. Is the house built on fill² or with a crawlspace or solid perimeter foundation walls?
- ☐ ☐ 3. Is the house elevated on pilings, piers, columns, or parallel shear walls? If yes, determine if there is an enclosed area underneath the building.
- ☐ ☐ 4. Were the answers to the previous questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE		CONTENTS LOCATION			
	One Floor (No Basement)	More Than One Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only – Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above ³ Ground Level – More Than One Full Floor
Basement or Subgrade Crawlspace		2.40 / .66	1.29 / .13	.96 / .13	.68 / .13	.35 / .12
Fill, Crawlspace, or Solid Perimeter Foundation Walls	1.78 / .13	1.30 / .12		1.49 / .62	.95 / .45	.35 / .12
Piles, Piers, Columns, or Parallel Shear Walls						
With Enclosure	1.27 / .12	.94 / .11		1.40 / .14	1.09 / .13	.35 / .12
No Enclosure	.75 / .10	.57 / .09		1.04 / .14	.73 / .13	.35 / .12
On Grade	4.00 / 2.15	4.00 / 2.15		6.77 / 4.07	6.77 / 4.07	.35 / .12

- 1 Provisional Rates can be used in Unnumbered A Zones only where communities provide estimated BFEs.
- 2 For information on how to determine if a house is built on fill, see the guidelines on page PR 2.
- 3 The “Above Ground Level – More Than One Full Floor” rates are applicable to 2–4 family buildings only.

NOTE: Add \$5 ICC Premium and \$50 Probation Surcharge, if applicable, for all provisionally rated policies.

ATTACHMENT C

**SEVERE REPETITIVE LOSS NOTIFICATION LETTERS –
CHANGES EFFECTIVE OCTOBER 1, 2011**

ARCHIVED APRIL 2018

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2011, FEMA has identified approximately 9,000 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold: First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA has implemented a grant program authorized by FIRA 2004 to mitigate residential SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

www.fema.gov

Agent
Date
Page 2

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program. You will, however, continue to be the agent of record throughout the process. While the policy remains in the SDF, you will receive the same 15 percent commission that the NFIP Direct agents are given.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- You should encourage your client to continue to contact you directly for any service needs on the policy because you will remain the agent of record.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The SRL Program may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation plan requirements are met) of the cost of eligible mitigation activities, such as elevating your client's residential NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the SRL program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation official, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/government/grant/hma.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



Acting Federal Insurance Administrator
National Flood Insurance Program

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

As you may be aware, your client's property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your client's property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2011, FEMA has identified approximately 9,000 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA has implemented a grant program authorized by FIRA 2004 to mitigate residential SRL properties. You need to be aware of the following:

- The Write Your Own (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

www.fema.gov

Lender

Date

Page 2

- As a result, your client's policy will not be processed by the chosen WYO Company or by the traditional NFIP Direct Program.
- Approximately 45 days prior to the renewal date of the policy, your client will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that should be paid by your client.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your client's property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- The NFIP provides a procedure for your client to follow if he or she believes that FEMA has incorrectly included his or her insured property on its list of SRL properties.

The SRL Program may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation plan requirements are met) of the cost of eligible mitigation activities, such as elevating your client's residential NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the SRL program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation official, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/government/grant/hma.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



Acting Federal Insurance Administrator
National Flood Insurance Program

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472



FEMA

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

As you may be aware, your property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your property meets the criteria for a new subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004 (FIRA 2004), made it a top priority to reduce the number of SRL properties nationwide. As of March 2011, FEMA has identified approximately 9,000 properties that meet the standard for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies of SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA has implemented a grant program authorized by FIRA 2004 to mitigate residential SRL properties. You need to be aware of the following:

- The "Write Your Own" (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).

www.fema.gov

Policyholder

Date

Page 2

- As a result, your policy will not be processed by your chosen WYO Company or by the traditional NFIP Direct Program. Your agent, however, will continue to be the agent of record throughout the process.
- Approximately 45 days prior to the renewal date of your policy, you will receive a premium bill from the NFIP Servicing Agent. **This bill is the only bill that you should pay.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to you will meet all the requirements of any mortgage company to the same extent as your current policy.
- You may continue to contact your agent directly for any service needs on the policy because he or she will remain the agent of record.
- The NFIP provides a procedure for you to follow if you believe that FEMA has incorrectly included your insured property on its list of SRL properties.

The SRL Program may provide Federal grant funds to pay for up to 75 percent (up to 90 percent if certain state mitigation plan requirements are met) of the cost of eligible mitigation activities, such as elevating your residential NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the SRL program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation official, or go to the FEMA Hazard Mitigation Assistance webpage at www.fema.gov/government/grant/hma.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,



Acting Federal Insurance Administrator
National Flood Insurance Program

PREMIUM INCREASE NOTIFICATION LETTER, PAGE 1

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2966
Shawnee Mission, KS 66201-1366



FEMA

DATE

<Name>
<Address>
<City, State ZIP>

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

In June 2004, Congress passed the Flood Insurance Reform Act of 2004 (FIRA 2004), which contains provisions to develop a Grant Program for the mitigation of residential Severe Repetitive Loss (SRL) properties. FIRA 2004 requirements dictate that flood insurance premium rates for a policy increase when a property owner declines a qualified mitigation offer.

Previously, we informed you that your building insured under the above-referenced policy number is an SRL property. A qualified mitigation offer was made to you in a letter from your community, < >, dated < >. We have been notified that you refused to accept that qualified mitigation offer by your response dated < >.

Because a qualified mitigation offer was made to you for your insured building, and because you declined that offer, FIRA 2004 requires the premium rate upon renewal of your flood policy to reflect a 50-percent increase over the premium rate in effect at the time that the qualified mitigation offer was made to you. In addition, this rate may be adjusted by other premium adjustments otherwise applicable to the property. Our records show that the premium rates on your flood policy for the last policy term (when the mitigation offer was made to you, and refused) were \$00.83/00.89 for Building Coverage and \$01.62/00.79 for Contents Coverage. The new premium rates for your flood policy will now be \$([00.83/00.89] x 1.5) for Building Coverage and \$([01.62/00.79] x 1.5) for Contents Coverage, before the addition of other applicable flood policy fees. Also, other information may impact the rating of your flood insurance policy.

Below is a summary of your **current** coverages and rates:

COVERAGE AND RATING INFORMATION						
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium	
Building	\$ 42,400	\$ 1,000	00.83/00.89	\$ -	\$	352
Contents	\$ 22,100	\$ 1,000	01.62/00.79	\$ -	\$	358
ICC PREMIUM					\$	75
ANNUAL SUBTOTAL					\$	785
FEDERAL POLICY FEE					\$	30
TOTAL PREMIUM					\$	815

www.fema.gov

PREMIUM INCREASE NOTIFICATION LETTER, PAGE 2

<Name>

DATE

Page 2

Below is a summary of your **estimated** renewal coverages and rates:

COVERAGE AND RATING INFORMATION					
Coverage Type	Coverage Limit	Deductible	Rate	Deductible Adjustment	Premium
Building	\$ 42,400	\$ 1,000	01.25/01.34	\$ -	\$ 530
Contents	\$ 22,100	\$ 1,000	02.43/01.19	\$ -	\$ 537
				ICC PREMIUM	\$ 75
				ANNUAL SUBTOTAL	\$ 1,142
				FEDERAL POLICY FEE	\$ 30
				TOTAL PREMIUM	\$ 1,172

Please note that this is not a bill; it is only an estimate of premium based on current coverages and underwriting information. You will be billed for the next policy term 45 days prior to the current term expiration.

The offer of mitigation you received *may* still be an active offer while funding remains available. Please contact FEMA Region < > if you would now like to accept that qualified offer of mitigation assistance.

If you do not wish to accept the mitigation offer, your policy will be subject to a rate increase unless you file an appeal to the proposed rate increase. See the enclosed document for more information regarding the appeal process. If you choose to appeal, please continue to keep your policy in force so that you may continue to receive protection under the National Flood Insurance Program. For additional information on the SRL Program and the SRL appeal process, please go to the SRL webpage at www.fema.gov/government/grant/srl.

Sincerely,

Underwriting Department
800-638-6620

Enclosure

RENEWAL BILLING LETTER WITHIN APPEAL PERIOD

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2966
Shawnee Mission, KS 66201-1366



FEMA

DATE

<Name>
<Address>
<City, State ZIP>

YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

As previously communicated to you, your property insured by a National Flood Insurance Program flood insurance policy was identified as a residential Severe Repetitive Loss property. You were offered an opportunity to accept mitigation assistance. Because you declined the offer for mitigation assistance, the premium rates on the flood insurance policy renewal will reflect a 50-percent increase over the premium rates in effect at the time that the qualified mitigation offer was made to you, in accordance with the Flood Insurance Reform Act of 2004.

As you were previously informed, you have the right to appeal the increase in premium. Your appeal must be received by the FEMA regional office by < >. We have enclosed a brochure that details the appeal procedure.

We have enclosed two renewal bills for your policy. The total premium due on the \$< > bill reflects the described rate increase. However, if you choose to appeal the rate increase within the allotted timeframe, please pay the \$< > amount.

PLEASE NOTE: If you do choose to appeal, in addition to paying the \$< >, you must also submit an appeal with the FEMA regional office in accordance with the procedure detailed in the attached brochure. If you pay the smaller premium of \$< > AND do not submit an appeal within the allotted time frame, the amount of coverage on your policy will be reduced to the amount that can be purchased with the premium that we receive. For additional information on the SRL Program and the SRL appeal process, please go to the SRL webpage at www.fema.gov/government/grant/srl.

In addition to your appeal option, the original mitigation offer *may* still be active. Please contact FEMA Region < > if you would now like to accept that qualified offer of mitigation assistance. Also note that this policy may be subject to additional premium increases in the future if the property has an additional paid NFIP flood loss in excess of \$1,500.

Because you have an insurable interest in a property that has had multiple flood losses, you are certainly aware of the benefit of keeping your flood insurance policy in force. Please pay your renewal premium promptly, regardless of any appeal status, to keep the flood insurance coverage on your property in force.

Sincerely,

Underwriting Department
800-638-6620

Enclosures

www.fema.gov

RENEWAL BILLING LETTER AFTER APPEAL PERIOD

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2966
Shawnee Mission, KS 66201-1366



FEMA

DATE

<Name>
<Address>
<City, State ZIP>

YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

As previously communicated to you, your property insured by a National Flood Insurance Program flood insurance policy was identified as a residential Severe Repetitive Loss property. You were offered an opportunity to accept mitigation assistance. Because you declined the offer for mitigation assistance, the premium rates on the flood insurance policy renewal are subject to a 50-percent increase over the premium rates in effect at the time that the qualified mitigation offer was made to you, in accordance with the Flood Insurance Reform Act of 2004.

The enclosed renewal bill reflects this increased premium.

Please note that this policy may be subject to additional premium increases in the future if the property has an additional paid NFIP flood loss in excess of \$1,500.

If the funding remains available, the original mitigation offer *may* still be active. You can contact FEMA Region < > if you now wish to accept that qualified offer of mitigation assistance.

Because you have an insurable interest in a property that has had multiple flood losses, you are certainly aware of the benefit of keeping your flood insurance policy in force. Please pay the enclosed bill promptly to continue the flood insurance coverage on your property.

Sincerely,

Underwriting Department
800-638-6620

Enclosure

www.fema.gov

RENEWAL BILLING LETTER AFTER ADDITIONAL LOSS

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 2966
Shawnee Mission, KS 66201-1366



FEMA

DATE

<Name>
<Address>
<City, State ZIP>

YOUR FLOOD INSURANCE RENEWAL BILLING IS ENCLOSED

Re.: Policy Number RL0xxxxxxx

Dear <Name>:

As previously communicated to you, your property insured by a National Flood Insurance Program flood insurance policy was identified as a residential Severe Repetitive Loss property. You were offered an opportunity to accept mitigation assistance. Because you declined the offer of mitigation assistance, the premium rates on the flood insurance policy were increased by 50 percent, in accordance with the Flood Insurance Reform Act of 2004, over the premium rates in effect at the time that the qualified mitigation offer was made.

Your property has had an additional paid NFIP loss in excess of \$1,500 and therefore is subject to an additional 50-percent increase over the current rate. The enclosed renewal bill reflects this increased premium.

Please note that this policy may be subject to additional premium increases in the future, if the property continues to have additional paid NFIP flood losses in excess of \$1,500.

If the funding remains available, the original mitigation offer *may* still be active. You can contact FEMA Region < > if you now wish to accept that qualified offer of mitigation assistance.

Since you have an insurable interest in a property that has had multiple flood losses, you are certainly aware of the benefit of keeping your flood insurance policy in force. Please pay the enclosed bill to continue the flood insurance coverage on your property.

Sincerely,

Underwriting Department
800-638-6620

Enclosure

www.fema.gov