



FEMA

W-12027

April 4, 2012

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

Edward L. Connor

FROM: Edward L. Connor
Deputy Associate Administrator for Federal Insurance

SUBJECT: October 1, 2012, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective October 1, 2012. These changes – some of which are described below – will require modifications to the *NFIP Flood Insurance Manual*, the Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document.

- Revised building and contents rates
- Changed effective date rule for new policies issued in connection with a lender requirement
- New data requirements for the Mortgage Portfolio Protection Program (MPPP)
- New signature requirement for the cancellation form
- New edits for cancellation effective dates
- New edits for the date of construction
- New obstruction type for lattice, slats, or shutters (including louvers) enclosing an elevator in V Zones

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

- Attachment A – Summary of Program Changes Effective October 1, 2012
- Attachment B – Rate Changes Effective October 1, 2012
- Attachment C – TRRP Plan and Edit Specifications Changes Effective October 1, 2012.

Rate changes for the *Specific Rating Guidelines* effective October 1, 2012, will be provided by June 1, 2012.

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If you have any questions, please contact the iService Underwriting Department at Underwriting@nfipiservice.com.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

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ATTACHMENT A

**SUMMARY OF PROGRAM CHANGES
EFFECTIVE OCTOBER 1, 2012**

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National Flood Insurance Program
October 1, 2012, Rate and Rule Changes: A Summary

Premium Increases

Premiums will increase an average of 5% for policies written or renewed on or after October 1, 2012. 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. See Attachment B for updated rate tables.

- **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 6%.
 - Pre-FIRM V Zones: Premiums will increase 10%.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 2%.
 - Pre-FIRM AE Zones: Premiums will increase 9% to decrease the amount of subsidy in the Pre-FIRM rates.
 - AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 1%.
 - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 2%.
 - 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 increase 3%.
- **Mortgage Portfolio Protection Program (MPPP):** Premiums will increase 10%.
- **Other:** Other than updates to Provisional Rates, there are no additional changes (to Tentative Rates, Increased Cost of Compliance [ICC] premiums, Federal Policy Fee, deductibles, etc.) that would affect the premium for an individual policy.

Effective Date Rule Change

A change will be made to the effective date rule for new policies issued in connection with a lender requirement (mortgage portfolio review). For new policies issued in response to a lender requirement, the borrower must purchase coverage within 60 days of the date of the lender's letter requiring the borrower to obtain flood insurance in order to avoid the 30-day waiting period.

New Application Requirements for the Mortgage Portfolio Protection Program (MPPP)

Effective October 1, 2012, WYO Companies writing business through the MPPP will be required to obtain two additional data elements. The underwriting application must now include the following questions:

1. Is building walled and roofed? YES NO
2. Is building over water? NO PARTIALLY ENTIRELY

New Signature Requirement for the Cancellation Form

Effective October 1, 2012, WYO Companies and the NFIP Servicing Agent will be required to obtain the signatures of all named insureds on the cancellation form when canceling a policy.

New Edits for Cancellation Effective Dates

Effective October 1, 2012, the TRRP Plan will establish new edits for the cancellation effective date to ensure that the cancellation date is not earlier than the *NFIP Flood Insurance Manual* rules allow.

New Edits for the Date of Construction After an ICC Claim Is Closed

New edits will validate that the construction date is later than the date of loss on a policy with a closed ICC claim.

New Obstruction Type for Lattice, Slats, or Shutters (Including Louvers) Enclosing an Elevator in V Zones

Effective October 1, 2012, the TRRP Plan will establish a new code for elevated buildings in V Zones that have:

- Lattice, slats, or shutters (including louvers) enclosing an elevator below the Base Flood Elevation (BFE);
- No machinery and equipment (M&E) servicing the building located below the BFE; *and*
- No other obstruction below the BFE.

The building will be rated free of obstruction, with the V Zone elevator loading added to the building basic limit. The Community Rating System (CRS) discount will be allowed.

ATTACHMENT B

RATE CHANGES EFFECTIVE OCTOBER 1, 2012

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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, A0, 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 / .77	.96 / 1.38	.76 / .77		.76 / 1.61		.83 / 1.54	
	With Basement	.81 / 1.14	.96 / 1.16	.81 / 1.14		.76 / 1.34		.88 / 1.51	
	With Enclosure	.81 / 1.37	.96 / 1.38	.81 / 1.37		.81 / 1.68		.88 / 1.90	
	Elevated on Crawlspac	.76 / .77	.96 / 1.38	.76 / .77		.76 / 1.61		.83 / 1.54	
	Non-Elevated with Subgrade Crawlspac	.76 / .77	.96 / 1.16	.76 / .77		.76 / 1.61		.83 / 1.54	
	Manufactured (Mobile) Home ³	.76 / .77	.96 / 1.38					.83 / 1.54	
CONTENTS LOCATION	Basement & Above ⁴				.96 / 1.16		.96 / 1.16		1.62 / 2.58
	Enclosure & Above ⁵				.96 / 1.38		.96 / 1.38		1.62 / 3.08
	Lowest Floor Only – Above Ground Level				.96 / 1.38		.96 / 1.38		1.62 / 1.36
	Lowest Floor Above Ground Level and Higher Floors				.96 / .96		.96 / .96		1.62 / 1.16
	Above Ground Level – More Than 1 Full Floor				.35 / .19		.35 / .19		.24 / .19
	Manufactured (Mobile) Home ³								1.62 / 1.36

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 / 1.94	1.23 / 3.32	.99 / 1.94		.99 / 3.58		1.10 / 3.72	
	With Basement	1.06 / 2.89	1.23 / 2.81	1.06 / 2.89		1.06 / 5.35		1.16 / 5.52	
	With Enclosure	1.06 / 3.41	1.23 / 3.31	1.06 / 3.41		1.06 / 5.98		1.16 / 6.16	
	Elevated on Crawlspac	.99 / 1.94	1.23 / 3.32	.99 / 1.94		.99 / 3.58		1.10 / 3.72	
	Non-Elevated with Subgrade Crawlspac	.99 / 1.94	1.23 / 2.81	.99 / 1.94		.99 / 3.58		1.10 / 3.72	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 3.31					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above ⁴				1.23 / 2.81		1.23 / 2.81		2.14 / 6.52
	Enclosure & Above ⁵				1.23 / 3.31		1.23 / 3.31		2.14 / 7.04
	Lowest Floor Only – Above Ground Level				1.23 / 3.31		1.23 / 3.31		2.14 / 5.90
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.91		1.23 / 2.91		2.14 / 5.10
	Above Ground Level – More Than 1 Full Floor				.47 / .44		.47 / .44		.45 / .57
	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	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	With Basement	1.08 / .37	1.65 / .53	1.08 / .37		1.15 / .37		1.15 / .37	
	With Enclosure	1.08 / .41	1.65 / .60	1.08 / .41		1.15 / .41		1.15 / .41	
	Elevated on Crawlspac	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Non-Elevated with Subgrade Crawlspac	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Manufactured (Mobile) Home ³	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above ⁴				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above ⁵				1.86 / .79		1.86 / .79		1.91 / .88
	Lowest Floor Only – Above Ground Level				1.46 / .73		1.46 / .73		1.18 / .53
	Lowest Floor Above Ground Level and Higher Floors				1.46 / .45		1.46 / .45		1.18 / .38
	Above Ground Level – More Than 1 Full Floor				.43 / .15		.43 / .15		.27 / .15
	Manufactured (Mobile) Home ³								1.03 / .64

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	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	With Basement	1.08 / .37	1.65 / .53	1.08 / .37		1.15 / .37		1.15 / .37	
	With Enclosure	1.08 / .41	1.65 / .60	1.08 / .41		1.15 / .41		1.15 / .41	
	Elevated on Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Non-Elevated with Subgrade Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Manufactured (Mobile) Home ¹	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above ²				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above ³				1.86 / .79		1.86 / .79		1.91 / .88
	Lowest Floor Only – Above Ground Level				1.46 / .73		1.46 / .73		1.18 / .53
	Lowest Floor Above Ground Level and Higher Floors				1.46 / .45		1.46 / .45		1.18 / .38
	Above Ground Level – More Than 1 Full Floor				.43 / .15		.43 / .15		.27 / .15
	Manufactured (Mobile) Home ¹								1.03 / .64

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	1.51 / .29	1.11 / .55	1.51 / .29		1.38 / .47		1.38 / .47	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.51 / .29	1.11 / .55	1.51 / .29		1.38 / .47		1.38 / .47	
	Non-Elevated with Subgrade Crawlspace	1.51 / .29	1.11 / .55	1.51 / .29		1.38 / .47		1.38 / .47	
	Manufactured (Mobile) Home ¹	1.96 / .60	1.24 / .60					2.20 / .72	
CONTENTS LOCATION	Basement & Above ²				***		***		***
	Enclosure & Above ³				***		***		***
	Lowest Floor Only – Above Ground Level				1.11 / .55		1.11 / .55		1.42 / .45
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .35		1.11 / .35		1.42 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								1.42 / .45

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 or Elevation Certificate ⁵	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ^{6,7}	1.23 / .21	1.11 / .25	.95 / .17	1.57 / .21

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. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.

5 “With Certification of Compliance or Elevation Certificate” 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, or when there is a Letter of Compliance from the community.

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

7 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 6 apply.

*****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 THE BFE ^{1, 4}	1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 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 / .12	.26 / .12
+3	.30 / .08	.26 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.34 / .12	.30 / .12
+2	.42 / .08	.35 / .11	.32 / .08	.28 / .08	.32 / .08	.27 / .09	.50 / .12	.47 / .13
+1	.71 / .10	.61 / .15	.57 / .09	.40 / .10	.43 / .09	.33 / .11	.89 / .16	.87 / .18
0	1.78 / .13	1.60 / .25	1.34 / .12	1.09 / .17	.98 / .10	.86 / .17	2.30 / .22	2.25 / .28
-1	4.40 / .97	4.85 / 1.03	3.33 / .72	3.42 / .45	2.24 / .45	1.94 / .52	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{1, 4}	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 1 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	.29 / .15
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .19
+1	.53 / .12	.41 / .14	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.58 / .23	.58 / .27
0	1.10 / .12	.83 / .24	.68 / .12	.60 / .16	.45 / .12	.35 / .13	1.20 / .30	1.12 / .41
-1	2.74 / .57	2.29 / .70	1.80 / .37	1.53 / .45	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ¹	ABOVE GROUND LEVEL MORE THAN 1 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 the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section in this manual or contact the insurer for rating guidance; 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 the 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	.39 / .12	.39 / .12	No Base Flood Elevation ⁴
+2 to +4	1.30 / .11	1.20 / .17	.74 / .13	.60 / .15	
+1	2.63 / .47	2.57 / .28	1.53 / .18	1.21 / .32	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.29 / .12	With Base Flood Elevation ⁵
0 to +1	1.49 / .13	1.27 / .19	1.17 / .14	.93 / .15	
-1	4.67 / .80	4.46 / .47	2.72 / .26	2.12 / .53	
-2 or below	***	***	***	***	
No Elevation Certificate ⁶	5.50 / 1.30	6.17 / .90	3.34 / .80	2.85 / .96	No Elevation Certificate

- 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 1 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 policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

***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 THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 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	3.46 / .62	4.17 / 1.60	2.81 / .62	3.04 / 1.50	2.43 / .62	2.72 / 1.21	5.16 / .51	7.34 / .46
-1 ⁵	7.32 / 3.72	10.88 / 5.98	6.69 / 3.72	9.38 / 4.55	4.78 / 3.38	4.99 / 4.61	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE 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 1 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 / 1.28	3.85 / 4.26	2.83 / 1.19	2.69 / 2.61	1.60 / .98	1.60 / 1.02	4.19 / 1.34	4.37 / 5.36
-1 ⁵	9.55 / 7.16	9.37 / 12.11	5.63 / 5.36	6.43 / 7.64	1.88 / 1.01	5.73 / 1.60	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 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 the 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 the 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	.49	.49	.82	1.08	1.66
+3	.52	.52	.94	1.28	1.92
+2	.77	.83	1.29	1.72	2.60
+1	1.19	1.24	1.87	2.50	3.49
0	1.80	1.93	2.70	3.47	4.82
-1	2.58	2.66	3.58	4.62	6.37
-2	3.69	3.89	4.80	6.18	8.88
-3	4.82	5.11	5.58	7.08	9.26
-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% 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% 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 the Replacement Cost Ratio subsection 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	.64	.64	1.77	2.35	3.47
+3	.68	.68	1.88	2.47	3.57
+2	.92	.92	2.08	2.71	3.86
+1	1.21	1.29	2.41	3.13	4.46
0	1.94	2.04	3.01	4.12	5.58
-1 ⁶	2.66	2.81	3.85	5.10	6.86
-2 ⁶	3.79	4.05	4.91	6.34	8.68
-3 ⁶	4.95	5.26	5.57	7.25	9.34
-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 foundation walls. For buildings elevated on solid 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 the Replacement Cost Ratio subsection 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	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	With Basement	1.08 / .37	1.65 / .53	1.08 / .37		1.15 / .37		1.15 / .37	
	With Enclosure	1.08 / .41	1.65 / .60	1.08 / .41		1.15 / .41		1.15 / .41	
	Elevated on Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Non-Elevated with Subgrade Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Manufactured (Mobile) Home ²	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above				1.86 / .79		1.86 / .79		1.91 / .88
	Lowest Floor Only – Above Ground Level				1.46 / .73		1.46 / .73		1.18 / .53
	Lowest Floor Above Ground Level and Higher Floors				1.46 / .45		1.46 / .45		1.18 / .38
	Above Ground Level – More Than 1 Full Floor				.43 / .15		.43 / .15		.27 / .15
	Manufactured (Mobile) Home ²								1.03 / .64

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	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	With Basement	1.08 / .37	1.65 / .53	1.08 / .37		1.15 / .37		1.15 / .37	
	With Enclosure	1.08 / .41	1.65 / .60	1.08 / .41		1.15 / .41		1.15 / .41	
	Elevated on Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Non-Elevated with Subgrade Crawlspace	.96 / .25	1.46 / .45	.96 / .25		.90 / .25		.90 / .25	
	Manufactured (Mobile) Home ¹	.96 / .46	1.46 / .45					1.15 / .48	
CONTENTS LOCATION	Basement & Above				1.86 / .69		1.86 / .69		1.91 / .75
	Enclosure & Above				1.86 / .79		1.86 / .79		1.91 / .88
	Lowest Floor Only – Above Ground Level				1.46 / .73		1.46 / .73		1.18 / .53
	Lowest Floor Above Ground Level and Higher Floors				1.46 / .45		1.46 / .45		1.18 / .38
	Above Ground Level – More Than 1 Full Floor				.43 / .15		.43 / .15		.27 / .15
	Manufactured (Mobile) Home ¹								1.03 / .64

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 THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 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 / .12	.26 / .12
+3	.30 / .08	.26 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.34 / .12	.30 / .12
+2	.42 / .08	.35 / .11	.32 / .08	.28 / .08	.32 / .08	.27 / .09	.50 / .12	.47 / .13
+1	.71 / .10	.61 / .15	.57 / .09	.40 / .10	.43 / .09	.33 / .11	.96 / .46	.87 / .18
0	.96 / .25	.90 / .25	.96 / .25	.90 / .25	.98 / .10	.86 / .17	.96 / .46	1.15 / .48
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE 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 1 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	.29 / .15
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.34 / .19
+1	.53 / .12	.41 / .14	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.58 / .23	.58 / .27
0	1.10 / .12	.83 / .24	.68 / .12	.60 / .16	.45 / .12	.35 / .13	1.20 / .30	1.03 / .64
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 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 applicable only 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 ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	.85 / .27	1.08 / .65	1.17 / .06	1.17 / .06	1.61 / .27
WITH BASEMENT	.90 / .37	1.15 / 1.38	1.42 / .08	1.42 / .08	SUBMIT FOR RATE
WITH ENCLOSURE	.90 / .27	1.15 / .67	1.23 / .06	1.23 / .06	
ELEVATED ON CRAWLSPACE	.85 / .27	1.08 / .65	1.17 / .06	1.17 / .06	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.85 / .27	1.08 / .65	1.17 / .06	1.17 / .06	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	.96 / 1.16	1.23 / 2.81	1.86 / .69	1.86 / .69	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	.96 / 1.38	1.23 / 3.31	1.86 / .79	1.86 / .79	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	.96 / 1.38	1.23 / 3.31	1.46 / .73	1.46 / .73	1.11 / .55
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	.96 / .96	1.23 / 2.91	1.46 / .41	1.46 / .41	1.11 / .35
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.35 / .19	.47 / .44	.43 / .15	.41 / .15	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	3 OR MORE FLOORS	
	NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.33 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.61 / .06	1.44 / .06
-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/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 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	1.10 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ³	2.74 / .57	1.80 / .37	.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 the 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 OR ELEVATION CERTIFICATE ²	.48 / .05	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3,8}	1.22 / .09	.95 / .17

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

ELEVATION DIFFERENCE	BUILDING	CONTENTS ⁵	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .06	.39 / .12	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.69 / .07	.74 / .13	
+1	2.76 / .14	1.53 / .18	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .05	.38 / .12	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	1.50 / .07	1.17 / .14	
-1	5.90 / .18	2.72 / .26	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	7.90 / 1.26	3.34 / .80	NO ELEVATION CERTIFICATE

1 Zones A, AO, or AH buildings with basement/enclosure/crawlspace/subgrade crawlspace – follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.

2 “With Certification of Compliance or Elevation Certificate” 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, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

3 “Without Certification of Compliance or Elevation Certificate” rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation 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.

8 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

*****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 / .06
With Basement	1.42 / .08
With Enclosure	1.23 / .06
Elevated on Crawlspace	1.17 / .06
Non-Elevated with Subgrade Crawlspace	1.17 / .06

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

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.86 / .69
Enclosure/Crawlspace and above	1.86 / .79
Lowest floor only – above ground level	1.46 / .73
Lowest floor above ground level and higher floors	1.46 / .41
Above ground level more than 1 full floor	.41 / .15

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 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.17 / .06	1.44 / .06
-1 ⁵	SEE FOOTNOTE	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 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	1.10 / .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 THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ³
0 ⁴	3.57 / .20	3.40 / .20
-1 ⁵	10.77 / .78	5.67 / .59
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE 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 1 FULL FLOOR
0 ⁴	4.36 / 1.28	2.83 / 1.19	1.60 / .98	.56 / .25
-1 ⁵	9.55 / 7.16	5.63 / 5.36	1.88 / 1.01	.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 the 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 / .76	.96 / 1.41	.93 / 1.91	1.23 / 3.51	.74 / .21	1.20 / .37
	WITH BASEMENT	.75 / .93	.96 / 1.18	1.00 / 3.31	1.23 / 3.30	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.75 / 1.11	.96 / 1.21	1.00 / 3.61	1.23 / 3.60	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.70 / .76	.96 / 1.41	.93 / 1.91	1.23 / 3.51	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70 / .76	.96 / 1.41	.93 / 1.91	1.23 / 3.51	.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	1.23 / .35	1.11 / .55
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.23 / .35	1.11 / .55
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.23 / .35	1.11 / .55
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ³		.24 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{4, 5}		1.14 / .19		.95 / .17	

- 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. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 3 "With Certification of Compliance or Elevation Certificate" 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, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 4 "Without Certification of Compliance or Elevation Certificate" rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.
- 5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

***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 THE BFE ¹	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ²
+4	.22 / .08	.18 / .08	.20 / .08
+3	.24 / .08	.22 / .08	.22 / .08
+2	.33 / .08	.24 / .08	.24 / .08
+1	.59 / .09	.35 / .08	.29 / .09
0	1.49 / .12	.97 / .11	.76 / .11
-1 ³	3.82 / .76	2.87 / .63	1.67 / .54
-2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE 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 1 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	1.10 / .12	.68 / .12	.45 / .12	.35 / .12
-1 ³	2.74 / .57	1.80 / .37	.72 / .15	.35 / .12
-2	***	***	***	.35 / .12

1 If the Lowest Floor is -1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; 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 the 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	.43 / .08	.39 / .12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.22 / .11	.74 / .13	
+1	2.48 / .51	1.53 / .18	
0 OR BELOW	***	***	
+2 OR MORE	.41 / .08	.38 / .12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	.96 / .12	1.17 / .14	
-1	3.63 / .75	2.72 / .26	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	4.58 / 1.44	3.34 / .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 1 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 policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

***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 THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ⁴
+4	.22 /.08	.18 /.08	.20 /.08
+3	.24 /.08	.22 /.08	.22 /.08
+2	.33 /.08	.24 /.08	.24 /.08
+1	.59 /.09	.35 /.08	.29 /.09
0	.74 /.21	.97 /.11	.76 /.11
-1 ⁵	SEE FOOTNOTE		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE 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 1 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	1.10 /.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 Standard deductible is \$2,000.

3 Standard 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 THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
0 ⁴	3.31 / .62	2.65 / .62	2.29 / .62
-1 ⁵	7.24 / 3.78	6.62 / 3.78	4.73 / 3.43
-2	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE 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 1 FULL FLOOR
0 ⁴	4.36 / 1.28	2.83 / 1.19	1.60 / .98	.56 / .25
-1 ⁵	9.55 / 7.16	5.63 / 3.36	1.88 / 1.01	.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 the 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 THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ³	BUILDING RATE	CONTENTS RATE
+4 or more	.82	.49
+3	.94	.52
+2	1.29	.83
+1	1.87	1.24
0	2.70	1.93
- 1	3.58	2.66
- 2	4.80	3.89
- 3	5.58	5.11
- 4 or lower	***	***

Rates above are only for elevated buildings. Use the *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% 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% 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 THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE⁴	BUILDING RATE	CONTENTS RATE
+4 or more	1.47	.64
+3	1.57	.68
+2	1.94	.92
+1	2.41	1.29
0	2.94	2.04
-1 ⁵	3.73	2.81
-2 ⁵	4.91	4.05
-3 ⁵	5.56	5.26
- 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 the 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**

PRP COVERAGE LIMITS AVAILABLE EFFECTIVE JANUARY 1, 2011

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

WITH BASEMENT OR ENCLOSURE ⁴			WITHOUT BASEMENT OR ENCLOSURE ⁵		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$159	\$ 20,000	\$ 8,000	\$129
\$ 30,000	\$ 12,000	\$191	\$ 30,000	\$ 12,000	\$165
\$ 50,000	\$ 20,000	\$243	\$ 50,000	\$ 20,000	\$217
\$ 75,000	\$ 30,000	\$285	\$ 75,000	\$ 30,000	\$254
\$100,000	\$ 40,000	\$313	\$100,000	\$ 40,000	\$282
\$125,000	\$ 50,000	\$334	\$125,000	\$ 50,000	\$303
\$150,000	\$ 60,000	\$353	\$150,000	\$ 60,000	\$322
\$200,000	\$ 80,000	\$389	\$200,000	\$ 80,000	\$353
\$250,000	\$100,000	\$417	\$250,000	\$100,000	\$376

RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 6}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$51	\$ 8,000	\$70
\$ 12,000	\$67	\$ 12,000	\$95
\$ 20,000	\$99	\$ 20,000	\$132
\$ 30,000	\$113	\$ 30,000	\$151
\$ 40,000	\$126	\$ 40,000	\$169
\$ 50,000	\$138	\$ 50,000	\$186
\$ 60,000	\$150	\$ 60,000	\$204
\$ 80,000	\$175	\$ 80,000	\$225
\$100,000	\$200	\$100,000	\$245

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁴

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$173	\$187	\$201	\$214	\$227	\$238	\$249	\$260	\$270
	\$ 30,000	\$187	\$202	\$215	\$229	\$241	\$252	\$264	\$274	\$284
	\$ 50,000	\$222	\$237	\$250	\$264	\$276	\$287	\$299	\$309	\$319
	\$ 75,000	\$239	\$253	\$267	\$280	\$293	\$304	\$315	\$325	\$336
	\$100,000	\$262	\$276	\$289	\$303	\$315	\$327	\$338	\$348	\$358
	\$125,000	\$269	\$283	\$297	\$310	\$322	\$334	\$345	\$355	\$366
	\$150,000	\$274	\$288	\$302	\$315	\$328	\$339	\$350	\$361	\$371
	\$200,000	\$306	\$320	\$334	\$347	\$359	\$371	\$382	\$392	\$403
	\$250,000	\$323	\$338	\$351	\$365	\$377	\$388	\$400	\$410	\$420

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁵

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$144	\$157	\$168	\$179	\$190	\$200	\$209	\$218	\$227
	\$ 30,000	\$163	\$174	\$185	\$197	\$207	\$217	\$227	\$236	\$244
	\$ 50,000	\$199	\$210	\$221	\$233	\$243	\$253	\$263	\$272	\$280
	\$ 75,000	\$219	\$231	\$242	\$252	\$263	\$273	\$282	\$291	\$300
	\$100,000	\$238	\$249	\$261	\$271	\$281	\$291	\$301	\$310	\$318
	\$125,000	\$247	\$259	\$270	\$280	\$290	\$300	\$309	\$318	\$327
	\$150,000	\$254	\$266	\$277	\$287	\$298	\$307	\$316	\$325	\$334
	\$200,000	\$283	\$295	\$306	\$316	\$327	\$336	\$345	\$353	\$362
	\$250,000	\$299	\$310	\$321	\$332	\$342	\$351	\$361	\$369	\$377

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$20.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

PRP COVERAGE LIMITS AVAILABLE EFFECTIVE JANUARY 1, 2011 (continued)

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2}

With Basement or Enclosure³

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$924	\$1,191	\$1,446	\$1,689	\$1,921	\$2,141	\$2,350	\$2,547	\$2,733	\$2,907
	\$100,000	\$1,309	\$1,576	\$1,830	\$2,073	\$2,305	\$2,526	\$2,735	\$2,931	\$3,117	\$3,291
	\$150,000	\$1,592	\$1,859	\$2,114	\$2,357	\$2,588	\$2,809	\$3,018	\$3,215	\$3,400	\$3,574
	\$200,000	\$1,746	\$2,013	\$2,267	\$2,510	\$2,742	\$2,962	\$3,171	\$3,368	\$3,554	\$3,728
	\$250,000	\$1,854	\$2,121	\$2,375	\$2,618	\$2,850	\$3,070	\$3,280	\$3,476	\$3,662	\$3,836
	\$300,000	\$1,973	\$2,240	\$2,495	\$2,738	\$2,969	\$3,190	\$3,399	\$3,596	\$3,781	\$3,955
	\$350,000	\$2,105	\$2,372	\$2,627	\$2,870	\$3,101	\$3,322	\$3,530	\$3,727	\$3,912	\$4,086
	\$400,000	\$2,192	\$2,459	\$2,713	\$2,956	\$3,188	\$3,408	\$3,616	\$3,813	\$3,998	\$4,173
	\$450,000	\$2,291	\$2,557	\$2,812	\$3,055	\$3,287	\$3,507	\$3,715	\$3,912	\$4,097	\$4,271
	\$500,000	\$2,399	\$2,666	\$2,920	\$3,163	\$3,395	\$3,615	\$3,823	\$4,020	\$4,205	\$4,380

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2}

Without Basement or Enclosure⁴

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$584	\$726	\$862	\$992	\$1,115	\$1,233	\$1,344	\$1,449	\$1,548	\$1,641
	\$100,000	\$782	\$924	\$1,060	\$1,190	\$1,313	\$1,431	\$1,542	\$1,647	\$1,746	\$1,839
	\$150,000	\$929	\$1,071	\$1,207	\$1,337	\$1,461	\$1,578	\$1,689	\$1,794	\$1,893	\$1,986
	\$200,000	\$1,083	\$1,225	\$1,361	\$1,490	\$1,614	\$1,731	\$1,843	\$1,948	\$2,047	\$2,139
	\$250,000	\$1,186	\$1,328	\$1,464	\$1,593	\$1,717	\$1,834	\$1,946	\$2,051	\$2,150	\$2,242
	\$300,000	\$1,295	\$1,437	\$1,573	\$1,703	\$1,826	\$1,944	\$2,055	\$2,160	\$2,259	\$2,351
	\$350,000	\$1,353	\$1,496	\$1,632	\$1,761	\$1,885	\$2,002	\$2,114	\$2,219	\$2,318	\$2,410
	\$400,000	\$1,418	\$1,560	\$1,696	\$1,826	\$1,950	\$2,067	\$2,178	\$2,284	\$2,382	\$2,475
	\$450,000	\$1,489	\$1,632	\$1,767	\$1,897	\$2,021	\$2,138	\$2,250	\$2,355	\$2,453	\$2,546
	\$500,000	\$1,567	\$1,709	\$1,845	\$1,975	\$2,098	\$2,216	\$2,327	\$2,432	\$2,531	\$2,623

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$167	\$ 50,000	\$357
\$100,000	\$244	\$100,000	\$533
\$150,000	\$321	\$150,000	\$708
\$200,000	\$399	\$200,000	\$883
\$250,000	\$476	\$250,000	\$1,058
\$300,000	\$553	\$300,000	\$1,233
\$350,000	\$630	\$350,000	\$1,408
\$400,000	\$708	\$400,000	\$1,583
\$450,000	\$785	\$450,000	\$1,758
\$500,000	\$862	\$500,000	\$1,933

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$20.

3 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 4.

4 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

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	4.32	4.36	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	4.32 / 2.19	4.36 / 2.10	\$70
V Zones - All building & occupancy types	6.43 / 6.43	6.04 / 6.04	\$70
A99 Zone, AR, AR Dual Zones	1.12 / .67	1.49 / .60	\$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 A with BFE¹, AE, A1–A30, AO, and AH
(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 whether 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			
	1 Floor (No Basement)	More Than 1 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 1 Full Floor
Basement or Subgrade Crawlspace		2.40 / .66	1.29 / .13	.96 / .13	.68 / .13	.35 / .12
Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls	1.78 / .13	1.34 / .12		1.49 / .62	.95 / .45	.35 / .12
Piles, Piers, Columns, or Parallel Shear Walls With Enclosure No Enclosure	1.27 / .12	.96 / .11		1.40 / .14	1.09 / .13	.35 / .12
	.75 / .10	.57 / .09		1.04 / .14	.73 / .13	.35 / .12
Slab on Natural 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 BFEs.

2 For information on how to determine whether a house is built on fill, see the guidelines on page PR 2.

3 The “Above Ground Level – More Than 1 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

**TRRP PLAN AND EDIT SPECIFICATIONS CHANGES
EFFECTIVE OCTOBER 1, 2012**

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A summary of the October 2012 TRRP Plan updates (Change 17) is as follows:

Part 1 – Instructions	<ul style="list-style-type: none">• Added new definition ‘L . Free of Obstruction’ under General Information – J. Classification – 6. Obstruction Type.
Part 4 – Data Dictionary	<ul style="list-style-type: none">• Basement/Enclosure/Crawlspace Type: Added text to ‘No Basement’ and ‘Enclosure’ definitions.• Cancellation/Voidance Reason: Revised text for reason codes ‘03’ and ‘08’.• CRS Classification Credit Percentage: Added text regarding eligibility of CRS credit for new Obstruction Type ‘91’. Added new Obstruction Type ‘91’ to the CRS Reporting Requirements Matrices.• Obstruction Type: Revised the Description ‘NOTE’ section regarding elevators. Added text to ‘Edit Criteria’ and Reporting Requirement ‘NOTE’ sections for Obstruction Type ‘91’.
Part 5 – Codes	<ul style="list-style-type: none">• Added new Obstruction Type ‘91’ under category ‘Obstruction Type’.
Appendix G – Inspection Procedure	<ul style="list-style-type: none">• Revised text under Section 1- Part A – 5. Underwriting regarding the inspection report.

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

Revision 1January 1, 1992
Revision 2March 1, 1995
Revision 3October 1, 1997
Revision 4October 1, 2001
Changes 1 & 2.....May 1, 2002
Change 3.....October 1, 2002
Change 4.....May 1, 2003
Change 5.....October 1, 2003
Change 6.....May 1, 2004
Change 6.1.....February 1, 2005
Change 7.....May 1, 2005
Change 7 (Revised).....May 1, 2005
Change 8.....October 1, 2005
Change 8.1.....October 1, 2005
Change 9.....May 1, 2006
Change 10.....May 1, 2008
Change 11.....May 1, 2008
Change 12.....May 1, 2008
Change 13.....October 1, 2009
Change 13.1.....October 1, 2009
Change 13.2.....October 1, 2009
Change 14.....January 1, 2011
Change 15.....October 1, 2011
Change 16.....May 1, 2012
Change..17.....October 1, 2012



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- e. Nonbreakaway walls/crawlspace or finished enclosure
 - f. With obstruction underneath lowest elevated floor
 - g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)
 - h. With certification subgrade crawlspace (applicable to zones AE, A01-A30, unnumbered A, AO, AH, AOB, AHB)
 - i. Without certification subgrade crawlspace (applicable to all zones)
 - j. With Enclosure: With elevator below the BFE in A zones
 - k. With Obstruction: With elevator below the BFE in V zones
 - l. Free of Obstruction: With lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones
7. Lowest Floor Elevation Relative to the Base Flood Elevation or Base Flood Depth

This information is recorded as:

- a. Lowest Floor Elevation (LFE)
- b. Base Flood Elevation (BFE)
- c. Lowest Adjacent Grade (LAG)
- d. LFE Elevation Difference to BFE or BFD

8. Special Certifications

- a. Floodproofing certification
- b. Elevation certification - FEMA form or equivalent documentation
- c. Other elevation certificates
- d. V-Zone Risk Factor Rating Form - FEMA 81-25
- e. Unnumbered V Zone Certification to standards of CFR 44, Sec. 60.3(e) (4)
- f. Coastal Barrier Resources Act (CBRA)

9. Program Status

- a. Emergency Program - Post-September 30, 1982, Construction
- b. Emergency Program - All other
- c. Pre-FIRM Regular Program
- d. V-Zone 1975-81 Post-FIRM Regular Program
- e. V-Zone 1981 Post-FIRM Regular Program
- f. Other Post-FIRM Regular Program

K. Effective Dates and Expiration Dates

On premium entries for new business and renewals, the policy effective and expiration dates are recorded.

On endorsements changing premiums, amounts of insurance, previously recorded policy classification, and/or geographical division information, the policy effective date, policy expiration date, and effective date of change must be reported.

L. Changes in Policies by Endorsement

Changes to the policy records can be made by endorsement. Each endorsement must bear the effective date of the policy and the effective date of the change, as well as the transaction date to facilitate the assignment of exposure, amount of insurance, premium and loss to the proper classification, risk zone, community, and program type in the NFIP Actuarial Information System. This level of detail allows for reconciliation with WYO company financial reports for financial control purposes.

M. Adjustments

Adjustment of errors in the original entries reported are to be made by the use of the appropriate correction transaction or in some cases by the use of a different transaction type.

The NFIP/WYO System requires that all adjustments to the policy and claims record be reconciled. Special care must be given to ensure changes to classification, geographical division, premiums, amount of insurance, and all claims-related data elements are processed correctly as they have a direct bearing on the information used to maintain financial control of the WYO Program.

N. Accounting Date (WYO Transaction Date)

The date on which a policy, loss, or loss adjustment related transaction was recorded on the books of the insurer shall be recorded to facilitate the updating of experience compilations.

III. SPECIAL DEFINITIONS

A. Number of Claims

In the NFIP, cases, claims, and closed without payments are counted by coverage. The number of losses is counted by policy. Thus, up to three cases, claims, or closed without payments (one for each of the building, contents, and ICC coverages) may be associated with one policyholder loss. Each loss under a policy is identified in this Plan by a date of loss.

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DATA ELEMENT: Basement/Enclosure/Crawlspace Type

ALIAS: None

ACRONYM: WYO (PMF) BASEMENT

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

DESCRIPTION:

Code indicating the type of basement/enclosure/crawlspace/subgrade crawlspace in the insured building. Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. Crawlspace foundations are commonly used to elevate buildings located in Special Flood Hazard Areas (SHFAs) at or above the Base Flood Elevation (BFE).

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

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

No Basement: To define a building with no basement, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "0"
- Elevated Building Indicator is "N" or "Y"
- Obstruction Type is "10", "15", "40", "91", or blank

If the Elevated Building Indicator is "N", the Obstruction Type must be blank.

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

- Basement/Enclosure/Crawlspace Type is "1" or "2"
- Elevated Building Indicator is "Y"
- Obstruction Type is "20", "24", "30", "34", "50", "54", "60", "90", "92", "94", "95", "97", or "98".

Please refer to the **Reporting Requirement NOTE: section** to determine the specific Basement/Enclosure/Crawlspace Type ("1" or "2") if the Obstruction Type is reported as "90", "92", "94", "95", "96", "97", or "98".

Crawlspace: To define a crawlspace, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "3"
- Elevated Building Indicator is "Y"
- Obstruction Type is "50", "54", or "60"

Subgrade Crawlspace: To define a subgrade crawlspace, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "4"
- Elevated Building Indicator is "N"
- Obstruction Type is "70" or "80"

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

3. **Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage.** The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy Declarations Page, the producer should request **cancellation** of the prior policy. The effective date of the cancellation will be the same as the effective date of the new policy.

TRRP Reason Code: 03
Number of Policy Years Allowed: 1
Number of Policy Terms Allowed: 1

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- Inception of current term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Current year (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

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

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: Cancellation effective date must be the same as the current policy term effective date.

6. **Risk Not Eligible for Coverage.** This is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include (1) property not located in a community participating in the NFIP (an incorrect community number allowed policy to be issued), (2) contents are located in an open building, or (3) the property is a camping trailer and not a manufactured (mobile) home.

TRRP Reason Code: 06
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Use full refund.
- Current term (mid-term)--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Use full refund.
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau and Statistical Agent will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

NOTE: Cancellation effective date must be the same as the current or prior term policy effective date.

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

TRRP Reason Code: 08
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Inception of the current term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge. ■
- Current term (mid-term)--N/A

Three-Year Term: Cancellation effective date is:

- Inception of the current term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge. ■
- Current term (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a map revision, if the property is no longer located in an SFHA, a policy may be canceled provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage and (2) the lender no longer requires the flood insurance policy.

If no claim has been paid or is pending, premium shall be refunded for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the period when a revised map was being reprinted.

In case of a 3-year policy, pro-rata refund applies if the effective date of a map revision is within the third year of a 3-year policy. The refund should be calculated by refunding the current year and 1 prior year.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code: 09
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation on 3-year policy. Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Use full refund for both terms.
- Current term (mid-term)--Use full refund.

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first or second year. Use pro-rata refund if the cancellation effective date is within the third year.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

10. **OTHER: Continuous Lake Flooding or Closed Basin Lakes.** Effective May 1, 2000, this cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy. The cancellation effective date must be after the date of loss, and no premium refund is allowed.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

DESCRIPTION: (Cont'd.)

the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '2', mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 50, 54, 60, 97, or 98.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is '3', mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 50, 54, or 60.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is '1', mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction type 92.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is '2', mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction type 92.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is '1', mapped in zones unnumbered V, VE, or V01-V30 and reported with obstruction type 96.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is '2', mapped in zones unnumbered V, VE, or V01-V30 and reported with obstruction types 97 or 98.

For policies issued or renewed effective on or after May 1, 2008, the CRS Classification Credit Percentage is **allowed** for the following categories:

- Post-FIRM non-elevated building policies effective on or after May 1, 2008, with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (unnumbered V, VE, V01-V30), reported with a blank obstruction type.
- Policies with Post-FIRM Indicator 'Y', regardless of elevation difference, mapped in A zones (AE, A01-A30, unnumbered A, AO, AH), reported with obstruction type 70 (With Certification sub-grade crawlspace). **Note: The insured must provide a letter from**

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

DESCRIPTION: (Cont'd.)

a community official certifying that the subgrade crawlspace was built in compliance with the NFIP requirements for crawlspace construction, as outlined in FEMA Technical Bulletin 11-01. Also refer to TRRP Data Element 'Obstruction Type' for additional information on subgrade crawlspace.

- Post-FIRM elevated building policies, regardless of elevation difference, mapped in V zones (unnumbered V, VE, V01-V30), reported with obstruction type 30.
- Post-FIRM elevation-rated policies with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (unnumbered V, VE, V01-V30), reported with any valid obstruction type.
- Pre-FIRM policies (with and without elevation) mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (VE, V01-V30, unnumbered V), reported with any valid obstruction type.
- Post-FIRM non-elevated building policies, not elevation rated in AO or unnumbered A zones.
- Pre-FIRM and Post-FIRM policies (with and without elevation) mapped in B, C, D, X, A99, AR/AR dual zones, reported with any valid obstruction type.
- Pre-FIRM policies reported with Elevated Building indicator 'N', obstruction type 70 or 80, and Basement/Enclosure/Crawlspace Type '4' (Subgrade crawlspace).
- Effective October 1, 2011, Post-FIRM elevated building policies with elevators located below the BFE, mapped in A or V zones, and reported with obstruction types 90, 94, or 95. Refer to TRRP Data Element 'Obstruction Type' for additional information on elevated buildings with elevators.
- Effective October 1, 2012, Post-FIRM elevated building policies with lattice, slats, or shutters (including louvers) enclosing the elevators located below the BFE, mapped in V zones, and reported with obstruction type 91. Refer to TRRP Data Element 'Obstruction Type' for additional information on elevated buildings with elevators.

NOTE:

Since **Obstruction type 60** is a default value for 'unknown', WYO companies are encouraged to verify the reported obstruction type for insured properties. Obstruction type 60 should be used carefully as this will impact the CRS credit percentage.

Effective May 1, 2008, please refer to the **CRS Matrices** on the following pages in determining CRS eligibility/ineligibility.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

EDIT CRITERIA: Numeric, see preceding table of credits for acceptable values.

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the NFIP Flood Insurance Manual.

SYSTEM FUNCTION: Premium Computation

REPORTING REQUIREMENT: Required

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DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)**CRS REPORTING REQUIREMENTS - Effective May 1, 2008:****A. Introduction**

Effective May 1, 2008, flood insurance policies for most buildings that are rated as having the lowest floor 1 foot or more below the Base Flood Elevation (BFE) will no longer be eligible for the community's CRS discount.

The following CRS Matrices are provided to assist WYO companies in quickly and accurately determining an affected building's eligibility or ineligibility for the CRS discount on the basis of the building's reported elevation difference, obstruction type, and flood risk zone.

B. CRS Matrices**Post-FIRM AE, A01-A30 Zones**

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999) Tentative or Provisional Rates Only
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

'NO' = CRS discount is not allowed (**report CRS discount as zero**)

'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd)

Post-FIRM Unnumbered A Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or LFE below HAG (-)	Zero or above the BFE or above HAG (+)	No Elevation (+999)
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd)

Post-FIRM AO, AH Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth(+)	No Elevation or Rated Using Tentative or Provisional Rates(+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Post-FIRM AOB, AHB Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth (+)	No Elevation (+999) (AOB only)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	N/A	YES	YES
10	N/A	YES	YES
15	N/A	YES	YES
20	N/A	YES	YES
24	N/A	YES	YES
30	N/A	YES	YES
34	N/A	YES	YES
40	N/A	YES	YES
50	N/A	YES	YES
54	N/A	YES	YES
60	N/A	YES	YES
70	YES	YES	YES
80	N/A	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Post-FIRM VE, V01-V30, Unnumbered V Zones

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation Unnumbered V Zone or Rated Using Tentative or Provisional Rates(+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	N/A	N/A	N/A
20	NO	YES	YES
24	NO	YES	YES
30	YES	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	N/A	N/A	N/A
80	NO	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AE, A01-A30, Unnumbered A Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE -or- BFE or LFE below HAG (-)	Zero or above the BFE -or- BFE or LFE Above HAG(+)	No Elevation (+999)
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AO, AH Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth(+)	No Elevation (+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM AOB, AHB Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth (+)	No Elevation (+999) AOB only
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM VE, V01-V30, Unnumbered V Zones

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	N/A	N/A	N/A
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	N/A	N/A	N/A
80	YES	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
'YES' = CRS discount is allowed

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM and Post-FIRM B, C, D, X, A99, AR/AR Dual Zones

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	N/A	N/A	N/A
80	YES	YES	YES
90	YES	YES	YES
91	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
'YES' = CRS discount is allowed

Obstruction Type 70 is not applicable to B, C, D, X, A99, AR/AR Dual zones.

DATA ELEMENT: Current Map Info - Base Flood Elevation

ALIAS: None

ACRONYM: WYO (PMF) CMI-BASE-FLOOD

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Base Flood Elevation (BFE) for the property.

Note: This data element is not used for rating.

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report 9999.0 in the current BFE.
- If the Grandfathering Type code is '1' or blank, policies will report 9999.0 in the current BFE.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'N' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE can be reported with any elevation, including default value 9999.0.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'Y' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE cannot be reported with 9999.0.
- If the Grandfathering Type code is '2' or '3', the current BFE can be reported as 9999.0 only if the Current Map Info - Flood Risk Zone is unnumbered V, unnumbered A, AO, AR, A99, B, C, D, or X.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report 9999.0.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any Current Map Information - Base Flood Elevation including default value 9999.0 regardless of the original new business date.

DATA ELEMENT: Obstruction Type

ALIAS: None

ACRONYM: WYO (PMF) OBSTRUCTION

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

This describes the type of obstruction that may be present under an elevated building. An obstruction includes an enclosed area and/or machinery and equipment attached to the building below the lowest elevated floor.

Enclosed Area: An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Certain areas are considered to be free of obstruction if the areas 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 $\frac{1}{2}$ 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.

In zones other than V, V1-V30, and VE, unfinished enclosed areas constructed with openings, such as with parallel shear walls, open lattice walls, discontinuous foundation walls, or combination thereof, to facilitate the free movement of water, are not considered to be obstructions.

Machinery and equipment attached to a building below the lowest elevated floor and below the BFE are always considered to be obstructions, whether or not they are enclosed.

In Zones V, V1-V30, and VE, solid breakaway walls, nonbreakaway walls, or finished areas below the lowest elevated floor are always considered to be an obstruction.

NOTE: Elevators are considered to be enclosures/obstructions, with the exception of an elevated building with lattice, slats, or shutters (including louvers) enclosing the elevator which is considered free of obstruction. A building with lattice, slats, or shutters (including louvers) enclosing the elevator will be rated free of obstruction, with the V-zone elevator loading added to the building basic limit.

Subgrade Crawlspaces: Buildings with subgrade crawlspaces are eligible for the community's CRS discount provided that they have a letter from a community official certifying that the subgrade crawlspace is built in compliance with the NFIP requirements for crawlspace construction, as outlined on pages 3-5 of **FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas**. In addition to meeting the NFIP requirements applicable to all crawlspace construction in Special Flood Hazard Areas (SFHAs), buildings with subgrade crawlspaces must also meet special requirements for subgrade crawlspaces. These additional requirements are as follows:

DATA ELEMENT: Obstruction Type (Cont'd.)

DESCRIPTION: (Cont'd.)

- The interior grade of a crawlspace below the BFE must not be more than 2 feet below the lowest adjacent exterior grade (LAG).
- The height of the below-grade crawlspace, measured from the interior grade of the crawlspace to the top of the crawlspace foundation wall, must not exceed 4 feet at any point.
- There must be an adequate drainage system that removes floodwaters from the interior area of the crawlspace.
- The velocity of flood waters at the site should not exceed 5 feet per second for any crawlspace.

The full text of the NFIP requirements for subgrade crawlspace construction can be found in FEMA Technical Bulletin 11-01, which is available online at <http://www.fema.gov/pdf/fima/tb1101.pdf>.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

10 - Free of obstruction (See NOTE)

15 - With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V Zones)

20 - With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or the elevation of the machinery or equipment is at or above the Base Flood Elevation

24 - With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor. The elevation of the machinery or equipment is below the Base Flood Elevation.

30 - With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation

34 - With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation

DATA ELEMENT: Obstruction Type (Cont'd.)

EDIT CRITERIA: (Cont'd.)

- 40 - With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation
NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery or equipment is at or above the Base Flood Elevation.
- 50 - With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor
- 54 - With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor
- 60 - With obstruction
NOTE: Crawlspaces without proper openings for Pre-FIRM construction without elevations may use Obstruction Type '60' when insufficient information exists to determine a more specific obstruction type.
- 70 - With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones) - **See Note below**
- 80 - Without Certification subgrade crawlspace (all zones) - **See Note below**
- 90 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE. CRS discount is allowed.
- 91 - Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit. CRS discount is allowed.
- 92 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper

DATA ELEMENT: Obstruction Type (Cont'd.)

EDIT CRITERIA: (Cont'd.)

openings, is finished, or is used for other than parking, building access, or storage.

- 94 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. CRS discount is allowed.
- 95 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE but no machinery and equipment (M&E) servicing the building is located below the BFE. CRS discount is allowed.
- 96 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage.
- 97 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.
- 98 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required in SFHAs; Optional in non-SFHAs

NOTE:

- If the Elevated Building Indicator is 'N' (not elevated), then:
 1. Obstruction Type '**10**' cannot be reported on policies with Original New Business dates on or after October

DATA ELEMENT: Obstruction Type (Cont'd.)

EDIT CRITERIA: (Cont'd.)

- 1, 2001. For policies with Original New Business dates prior to October 1, 2001 (regardless of the policy effective date), obstruction type '10' is allowed.
 2. Obstruction Type reported as **blank** is allowed for any policy effective date, regardless of the Original New Business date.
 3. Obstruction Types '70' or '80' are allowed on policies with effective dates on or after May 1, 2008, regardless of the Original New Business date.
 4. Obstruction Types other than 10, 70, 80, or blank will not be allowed for non-elevated buildings.
- Policies reported with obstruction types '90', '94', '95', '97', or '98' --
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be '2'.
 - Policies reported with obstruction type '92' --
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be '1' or '2'.
 - Policies reported with obstruction type '96' --
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be '1'.
 - Policies reported with obstruction type '91' --
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be '0'.
 - Clarification of obstruction types '70' (with letter of compliance) and '80' (without letter of compliance) in relation to the optional Post-FIRM rating of Pre-FIRM buildings with subgrade crawlspaces in Zones A, AE, A1-A30, AO, AH and D:
 1. 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.
 2. CRS discounts always apply to Pre-FIRM buildings, even when the lowest floor elevation is below the Base Flood Elevation (BFE). This means that Pre-FIRM policies rated Post-FIRM (elevation rated) with LFE more than 1 foot below the BFE (such as subgrade crawlspace) will receive the CRS discount.
 3. 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.

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OBSTRUCTION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20
With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor	50
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit.	91

With Enclosure: Elevated buildings 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. 92

With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. 94

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE, but no machinery and equipment (M&E) servicing the building is located below the BFE. 95

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage. 96

With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE. 97

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE. 98

OCCUPANCY TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Nonresidential	4

insurer with proof of a satisfactory result on the building inspection.

- The insurer must send a reminder notice to the policyholder (already notified of the need for an inspection) with the renewal notice at least 45 days before the policy expires.
- The policyholder must request an inspection from the community official.
- Upon completion of the inspection, the policyholder will receive an inspection report (Exhibit G-3) from the community official. The policyholder must submit the inspection report by the end of the grace period for policy renewal (30 days after date of expiration).
- The B&SA must be notified in writing (by mail, fax, or e-mail) of the dates the insured was mailed these notifications.

5. Underwriting

a. Introduction

- When the community official's inspection report is received from the policyholder, the insurer's underwriting staff will review the information provided on the inspection report and rerate the policy as appropriate.
- The insurer will notify the B&SA of the receipt of the inspection report, by mail, fax, or e-mail. The correspondence must contain the following:
 1. Policy number
 2. Name of policyholder
 3. Property address
 4. Date the policyholder was sent by letter the 6-month notice that an inspection was required as a condition of renewing the policy
 5. Date the insurer received the inspection report (a copy of the report must be provided to the B&SA)
 6. Underwriting action taken.
- If the policyholder does not obtain and submit a community inspection report as part of the renewal process, the insurer will not renew the policy.

County of Monroe

Growth Management Division

Suite 300
2798 Overseas Highway
Marathon, Florida 33050
Voice: (305) 289 2518
Fax: (305) 289-2515



Board of County Commissioners

Mayor George Neugent, Dist. 2
Mayor ProTem Nora Williams, Dist. 4
Commissioner Sonny McCoy, Dist. 3
Commissioner Murray Nelson, Dist. 5
Commissioner Dixie Spehar, Dist. 1

COMMUNITY INSPECTION REPORT

LEGAL DESCRIPTION AND PARCEL ID #:

NAME:

INSPECTION DATE: _____

ADDRESS:

INSURANCE COMPANY NAME:

POLICY #: _____

FIRM ZONE:

This is to certify that the above referenced property has been inspected for compliance with the Monroe County Floodplain Management Ordinance Division 6, Section 9.5-315, 9.5-316 and 9.5-317.

BUILDING OCCUPANCY: ___ 1 to 4 family ___ Other Residential (5 or more family) ___ Non-residential

NUMBER OF FLOORS, INCLUDING ENCLOSURE: _____

METHOD OF ELEVATION: (circle one): Piers, posts, piles, solid perimeter walls, columns, or other-specify _____.

IS THE ENCLOSED AREA USED FOR OTHER THAN PARKING, BUILDING ACCESS OR STORAGE? ___ YES ___ NO

IF YES, DESCRIBE: _____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND EQUIPMENT? ___ YES ___ NO

INDICATE THE NUMBER AND TYPE (circle one): ___ furnace; ___ heat pump; ___ hot water heater; ___ oil tank; ___ elevator equipment; ___ air conditioner; ___ washer; ___ dryer; ___ food freezer; ___ other equipment or machinery serving the building (specify): _____

SIZE OF ENCLOSED AREA: _____ SQUARE FEET

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED USING:
BREAKAWAY WALLS ___ SOLID WOOD FRAME WALLS ___ MASONRY ___ OTHER (explain)

IS ENCLOSED AREA CONSTRUCTED WITH COMPLIANT OPENINGS (excluding doors and windows) TO ALLOW THE PASSAGE OF FLOODWATERS? ___ YES ___ NO

IS ENCLOSED AREA BUILT WITH MATERIALS RESISTANT TO FLOOD DAMAGES? ___ YES ___ NO

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED WALLS, PANELING, ETC.? ___ YES ___ NO

INSPECTION PERFORMED BY: _____

EXHIBIT G-3. Sample Community Inspection Reports, 1 of 2

A summary of the October 2012 Edit Specifications updates (Change 11) is as follows:

Part 1 (1.2) - Instructions	New and Revised Edits effective October 1, 2012
Part 2 - Edits Dictionary	<p>PL024030: Basement/Enclosure/Crawlspace Type</p> <p>PL139030: CRS Classification Credit Percentage</p> <p>PL032030: Obstruction Type</p> <p>PL032040: Obstruction Type</p> <p>PL034040: Original Construction Date / Substantial Improvement Date (new)</p> <p>PL059050: Policy Termination Date (new)</p> <p>PL041060: Risk Rating Method</p> <p>PL041070: Risk Rating Method</p>

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NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

MAY 1, 2004

REVISION 8	MAY 1, 2004
CHANGE 1	MAY 1, 2005
CHANGE 2	OCTOBER 1, 2005
CHANGE 3	MAY 1, 2006
CHANGE 4	MAY 1, 2008
CHANGE 5 (REVISED)	MAY 1, 2008
CHANGE 6	OCTOBER 1, 2009
CHANGE 6.1	OCTOBER 1, 2009
CHANGE 7	MAY 1, 2010
CHANGE 8	JANUARY 1, 2011
CHANGE 9	OCTOBER 1, 2011
CHANGE 10	MAY 1, 2012
CHANGE 11	OCTOBER 1, 2012

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NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2012

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE	30	PL024030
CRS CLASSIFICATION CREDIT PERCENTAGE	30	PL139030
OBSTRUCTION TYPE	30 40	PL032030 PL032040
ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE	40	PL034040
POLICY TERMINATION DATE	50	PL059050
RISK RATING METHOD	60 70	PL041060 PL041070

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EDIT DICTIONARY

DATA ELEMENT: BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL024030 ERROR TYPE: CRITICAL

ERROR MESSAGE: BASEMENT/ENCLOSURE/CRAWLSPACE TYPE DOES NOT CORRESPOND WITH
THE ELEVATED BUILDING AND THE OBSTRUCTION TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '10', '15', '40', OR '91',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '0'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '50', '54', OR '60' AND
POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1' OR '2'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '50', '54', OR '60' AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1', '2', OR '3'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '20', '24', '30', OR '34',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1' OR '2'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS '70' OR '80' AND
POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '2'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS '70' OR '80' AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '4'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS 'BLANK',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '0', '1', '2', OR '4'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '90', '94', '95', '97' OR '98',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '2'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '92',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1' OR '2'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '96',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1'.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

ORDER: 30

| EFFECTIVE: 10/01/1991 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL139030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CRS CLASSIFICATION CREDIT PERCENTAGE IS NOT APPLICABLE FOR
THIS TYPE OF POLICY - MUST BE REPORTED AS ZERO.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', 'P', 'Q' (PRP), '9' (MPPF), OR
'G' (GROUP FLOOD), CRS CREDIT PERCENTAGE MUST BE ZERO.

FOR POLICIES ISSUED OR RENEWED EFFECTIVE ON OR AFTER MAY 1,
2008, WHERE THE LOWEST FLOOR ELEVATION (LFE) USED FOR RATING
IS 1 FOOT OR MORE BELOW THE BASE FLOOD ELEVATION (BFE),
CRS CREDIT PERCENTAGE IS NOT ALLOWED AND MUST BE REPORTED AS
ZERO FOR THE FOLLOWING:

1. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
REPORTED WITH OBSTRUCTION TYPES 10, 15, OR 40.
2. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1',
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
REPORTED WITH OBSTRUCTION TYPES 20, 24, 30, 34, 50, 54, 60, OR 92.
3. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2',
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
REPORTED WITH OBSTRUCTION TYPES 20, 24, 30, 34, 50, 54, 60, OR 92.
4. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3',
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.
5. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
REPORTED WITH OBSTRUCTION TYPES 10 OR 40.
6. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1',
MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
REPORTED WITH OBSTRUCTION TYPES 24, 34, 50, 54, 60, OR 96.
7. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2',
MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
REPORTED WITH OBSTRUCTION TYPES 50, 54, 60, 97, OR 98.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

8. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.
9. POST-FIRM NON-ELEVATED BUILDING POLICIES, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.
10. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPE 92.
11. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPE 92.
12. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 96.
13. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 97 OR 98.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

POLICIES EFFECTIVE ON OR AFTER 5/1/2008, THE CRS CLASSIFICATION CREDIT PERCENTAGE IS ALLOWED FOR THE FOLLOWING:

1. POST-FIRM NON-ELEVATED BUILDING POLICIES EFFECTIVE ON OR AFTER MAY 1, 2008, WITH ELEVATION DIFFERENCE EQUAL TO OR GREATER THAN ZERO, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AOB, AHB, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.
2. POLICIES WITH POST-FIRM INDICATOR 'Y', REGARDLESS OF ELEVATION DIFFERENCE, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO OR AH AND REPORTED WITH OBSTRUCTION TYPE 70 (WITH CERTIFICATION SUBGRADE CRAWLSPACE).
3. POST-FIRM ELEVATED BUILDING POLICIES, REGARDLESS OF ELEVATION DIFFERENCE, MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 30.
4. POST-FIRM ELEVATION-RATED POLICIES WITH ELEVATION DIFFERENCE EQUAL TO OR GREATER THAN ZERO, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AOB, AHB, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
5. POST-FIRM NON-ELEVATED BUILDING POLICIES, NOT ELEVATION RATED IN AO OR UNNUMBERED A ZONES.
6. PRE-FIRM POLICIES (WITH OR WITHOUT ELEVATION) MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, VE, V01-V30 OR UNNUMBERED V AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
7. PRE-FIRM AND POST-FIRM POLICIES (WITH OR WITHOUT ELEVATION) MAPPED IN B, C, D, X, A99, AR/AR DUAL ZONES, AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
8. PRE-FIRM POLICIES REPORTED WITH ELEVATED BUILDING INDICATOR 'N', OBSTRUCTION TYPE 70 OR 80 AND BASEMENT/ENCLOSURE/CRAWLSPACE TYPE '4' (SUBGRADE CRAWLSPACE).
9. EFFECTIVE OCTOBER 1, 2011, POST-FIRM ELEVATED BUILDING POLICIES WITH ELEVATORS LOCATED BELOW THE BFE, MAPPED IN A OR V ZONES, AND REPORTED WITH OBSTRUCTION TYPE 90, 94 OR 95.
10. EFFECTIVE OCTOBER 1, 2012, POST-FIRM ELEVATED BUILDING POLICIES WITH LATTICE, SLATS, OR SHUTTERS (INCLUDING LOUVERS) ENCLOSING THE ELEVATORS LOCATED BELOW THE BFE, MAPPED IN V ZONES, AND REPORTED WITH OBSTRUCTION TYPE 91.

REFER TO TRRP DATA ELEMENT 'OBSTRUCTION TYPE' FOR ADDITIONAL INFORMATION ON ELEVATED BUILDINGS WITH ELEVATORS.

NOTE:

SINCE OBSTRUCTION TYPE 60 IS A DEFAULT VALUE FOR 'UNKNOWN', WYO COMPANIES ARE ENCOURAGED TO VERIFY THE REPORTED OBSTRUCTION TYPE OF INSURED PROPERTIES. OBSTRUCTION TYPE 60 SHOULD BE USED CAREFULLY AS THIS WILL IMPACT THE CRS CREDIT PERCENTAGE.

EFFECTIVE MAY 1, 2008, PLEASE REFER TO THE TRRP MANUAL, DATA ELEMENT 'CRS CLASSIFICATION CREDIT PERCENTAGE' AND REVIEW THE CRS MATRIX CHARTS TO DETERMINE CRS ELIGIBILITY/INELIGIBILITY.

EDIT DICTIONARY

DATA ELEMENT: OBSTRUCTION TYPE

EDIT CRITERIA

ORDER: 30

| EFFECTIVE: 10/01/1984 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL032030 ERROR TYPE: CRITICAL

ERROR MESSAGE: OBSTRUCTION TYPE DOES NOT CORRESPOND WITH THE
ELEVATED BUILDING INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO OCTOBER 1,
2001 AND THE POLICY EFFECTIVE DATE IS PRIOR TO MAY 1, 2008 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE OBSTRUCTION TYPE MUST BE '10' OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO OCTOBER 1,
2001 AND THE POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE OBSTRUCTION TYPE MUST BE '10', '70', '80' OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER OCTOBER 1,
2001 AND THE POLICY EFFECTIVE DATE IS PRIOR TO MAY 1, 2008 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE OBSTRUCTION TYPE MUST BE BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER OCTOBER 1,
2001 AND THE POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE OBSTRUCTION TYPE MUST BE '70', '80' OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER OCTOBER 1,
2011 AND THE OBSTRUCTION TYPE IS 90, 92, 94, 95, 96, 97 OR 98,
THE ELEVATED BUILDING INDICATOR MUST BE 'Y'.

| IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER OCTOBER 1,
| 2012 AND THE OBSTRUCTION TYPE IS '91',
| THE ELEVATED BUILDING INDICATOR MUST BE 'Y'.

EDIT DICTIONARY

DATA ELEMENT: OBSTRUCTION TYPE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2001 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL032040 ERROR TYPE: CRITICAL

ERROR MESSAGE: OBSTRUCTION TYPE DOES NOT CORRESPOND WITH THE
FLOOD RISK ZONE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE OBSTRUCTION TYPE IS '15' OR '70', THE FLOOD RISK ZONE
CANNOT BE 'V' ZONES (VE, V01 THRU V30, UNNUMBERED V).

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3' AND
FLOOD RISK ZONE IS UNNUMBERED V, 'VE' OR 'V01' THRU 'V30',
OBSTRUCTION TYPE MUST BE '50' OR '54'.

IF THE OBSTRUCTION TYPE IS '90' OR '92', THE FLOOD RISK ZONE
MUST BE 'A' ZONES (AE, A01 THRU A30, UNNUMBERED A, AO, AH, AOB, AHB).

IF THE OBSTRUCTION TYPE IS '91', '94', '95', '96', '97' OR '98',
THE FLOOD RISK ZONE MUST BE 'V' ZONES (VE, V01 THRU V30, UNNUMBERED V).

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2012 REVISED: CANCELLED:

EDIT LEVEL: POLICY LOAD PROGRAMS EDIT TYPE: RELATIONAL

ERROR CODE: PL034040 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE CANNOT BE PRIOR TO THE
DATE OF LOSS FOR THE ICC CLAIM.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ALL OF THE FOLLOWING ARE TRUE, ERROR PL034040 WILL OCCUR ON
THOSE POLICIES WITH A CLOSED AND PAID ICC CLAIM:

- CLAIMS STATUS IS 'C'
- (ICC MITIGATION INDICATOR IS 'R' OR 'E')

- OR -

(ICC MITIGATION INDICATOR IS 'F') AND (OCCUPANCY TYPE IS '4')

- OR -

(ICC MITIGATION INDICATOR IS 'F') AND (OCCUPANCY TYPE IS '1',
'2' OR '3') AND (THE BUILDING IS LOCATED IN A COMMUNITY
APPROVED FOR FLOODPROOFING)

- FINAL PAYMENT INDICATOR - ICC IS 'Y'
- NET ICC PAYMENTS ARE GREATER THAN ZERO
- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE POLICY TERM WHERE THE LOSS
OCCURRED **AND/OR** RENEWALS AFTER THE POLICY TERM WHERE THE LOSS
OCCURRED) IS LESS THAN THE DATE OF LOSS
- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE CURRENT POLICY TERM) IS LESS
THAN THE DATE OF LOSS

NOTE: NET ICC PAYMENTS = TOTAL ICC PAYMENTS MINUS TOTAL ICC RECOVERIES

EDIT DICTIONARY

DATA ELEMENT: POLICY TERMINATION DATE

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/2012 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL059050 ERROR TYPE: CRITICAL

ERROR MESSAGE: POLICY TERMINATION DATE CANNOT BE PRIOR TO THE POLICY
EFFECTIVE DATE BASED ON REPORTED CANCELLATION REASON
CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF CANCELLATION REASON CODE IS 03, 05, 08, 16, 17, 21, 23, 50, 60 OR 70,
THEN THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
POLICY EFFECTIVE DATE FOR THE CURRENT POLICY TERM.

IF CANCELLATION REASON CODE IS 10,
THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
POLICY EFFECTIVE DATE FOR THE CURRENT POLICY TERM

- OR -

THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
(DATE OF LOSS PLUS 1 DAY).

IF CANCELLATION REASON CODE IS 01, 02, 09, 20, 24, OR 52,
THEN THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
POLICY EFFECTIVE DATE FOR THE PRIOR POLICY TERM (A MAXIMUM OF 2 POLICY
TERMS WILL BE ALLOWED FOR PREMIUM REFUND).

IF CANCELLATION REASON CODE IS 04, 06, 22, OR 45,
THEN THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
POLICY EFFECTIVE DATE FOR **ONE PRIOR POLICY TERM** (ADDITIONAL YEARS MAY BE
REFUNDED BY THE NFIP BUREAU THROUGH THE PRIOR TERM REFUND PROCESS).

NOTE: PLEASE REFER TO THE TRRP PLAN, PART 4 - DATA ELEMENT
'CANCELLATION/VOIDANCE REASON' REGARDING SPECIFICS ON FULL/PRO-RATA
PREMIUM REFUND CALCULATIONS.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 10/01/1984 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041060 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS NOT VALID FOR THIS POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

THE RISK RATING METHOD MUST BE '2' OR 'S' IF THE FOLLOWING
IS TRUE:

A. POST-FIRM CONSTRUCTION INDICATOR = 'Y'

1. FLOOD RISK ZONE = 'D' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0'
AND POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009.
2. FLOOD RISK ZONE = 'AO ', 'AH ', 'AOB' OR 'AHB' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0'.
3. FLOOD RISK ZONE = 'A01' - 'A30', OR 'AE ',
ELEVATION DIFFERENCE OF '-1' OR LESS,
AND BUILDING TYPE = '5'.
4. FLOOD RISK ZONE = 'A01' - 'A30', OR 'AE ',
ELEVATION DIFFERENCE OF '-2' OR LESS, AND
BUILDING TYPE NOT EQUAL '5'.
5. OCCUPANCY TYPE = '1',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0',
ELEVATED BUILDING INDICATOR = 'N',
FLOOD RISK ZONE = 'A ', AND
RISK RATING METHOD NOT EQUAL '6'.
6. FLOOD RISK ZONE = 'A'
OCCUPANCY TYPE NOT EQUAL TO '1',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0',
ELEVATED BUILDING INDICATOR IS EQUAL TO 'N',
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT EQUAL
TO '5'), AND RISK RATING METHOD NOT EQUAL '6'.
7. FLOOD RISK ZONE = 'A'
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86 AND
BEFORE 10/1/92, OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '4',
AND ELEVATION DIFFERENCE IS LESS THAN OR EQUAL
TO '+1'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

8. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/92,
OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '4', AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '0'.
9. FLOOD RISK ZONE = 'A '
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86,
OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '3', AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '-2'.
10. FLOOD RISK ZONE = 'A '
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86 AND
BEFORE 10/01/92, OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '4',
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '+1',
AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS
GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT
'5').
11. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/92,
OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '4', ELEVATION
DIFFERENCE IS LESS THAN OR EQUAL TO '0', AND
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
12. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86,
OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '3', ELEVATION
DIFFERENCE IS LESS THAN OR EQUAL TO '-2', AND
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
13. OCCUPANCY TYPE NOT EQUAL '1',
FLOOD RISK ZONE = 'AE' OR 'A01' - 'A30',
ELEVATION DIFFERENCE OF '-2' OR LESS,
AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS
GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT
'5').
14. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y',
FLOOD RISK ZONE IS 'AE', OR 'A01' - 'A30',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE = '1', '2' OR '3'
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -1 AND
ELEVATED BUILDING INDICATOR IS 'Y'.
15. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' AND
FLOOD RISK ZONE IS 'VE' OR 'V01' - 'V30' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE = '1', '2' OR '3'
OBSTRUCTION TYPE IS '30', '34', '40', '50', '54' OR
'60' AND ELEVATION DIFFERENCE IS LESS THAN OR EQUAL
TO -1 AND ELEVATED BUILDING INDICATOR IS 'Y'.
16. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' AND
FLOOD RISK ZONE IS 'VE' OR 'V01' - 'V30' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE = '1' OR '2' AND
OBSTRUCTION TYPE IS '10', '15', '20', OR '24' AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -4
AND ELEVATED BUILDING INDICATOR IS 'Y'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

| 17. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y',
| FLOOD RISK ZONE IS UNNUMBERED V, VE OR V01 - V30,
| BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
| OBSTRUCTION TYPE IS '40' OR '91',
| ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -1
| AND ELEVATED BUILDING INDICATOR IS 'Y'.

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EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 10/01/1984 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041070 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS NOT VALID FOR THIS POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POST FIRM CONSTRUCTION INDICATOR EQUALS 'Y', THE RISK RATING METHOD MUST BE '2', '4' OR 'S' WHEN ANY OF THE FOLLOWING IS TRUE:

1. ORIGINAL CONSTRUCTION DATE IS PRIOR TO 10/01/81 AND FLOOD RISK ZONE IS 'VE ', 'V01' - 'V30':
 - A. ELEVATION DIFFERENCE LESS THAN OR EQUAL TO '-2' AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
 - B. ELEVATION DIFFERENCE LESS THAN OR EQUAL TO '-2', TOTAL AMOUNT OF INSURANCE - BUILDING IS EQUAL TO ZERO AND OCCUPANCY TYPE IS '1'.
 - C. ELEVATION DIFFERENCE LESS THAN OR EQUAL TO '-1', AND (NUMBER OF FLOORS/BUILDING TYPE IS '5' OR LOCATION OF CONTENTS IS '6').
2. ORIGINAL CONSTRUCTION DATE IS PRIOR TO 10/01/81 AND FLOOD RISK ZONE IS 'V ' AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT '5'):
 - A. BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' AND OBSTRUCTION TYPE IS '30' OR '34'.
3. ORIGINAL CONSTRUCTION DATE ON OR AFTER 10/01/81:
 - A. FLOOD RISK ZONE = 'V01' - 'V30', 'V ', 'VE ' AND ELEVATED BUILDING INDICATOR EQUAL TO 'N'.
 - B. FLOOD RISK ZONE = 'V01' - 'V30', 'V ', 'VE ' AND OBSTRUCTION TYPE IS '50','54' OR '91'.
 - C. FLOOD RISK ZONE = 'V01' - 'V30', 'V ', 'VE ' AND ELEVATED BUILDING INDICATOR EQUAL TO 'Y' AND BASEMENT/ENCLOSURE/CRAWLSPACE TYPE EQUAL TO '1'.
 - D. FLOOD RISK ZONE = 'V01' - 'V30', 'VE ' AND ELEVATION DIFFERENCE IS '-4' OR LESS.