





FEMA

W-16071

September 27, 2016

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

FROM: 
Roy E. Wright
 Deputy Associate Administrator for Federal Insurance
Federal Insurance and Mitigation Administration

SUBJECT: April 1, 2017, Program Changes

This memorandum provides notification of the changes that the NFIP will implement effective April 1, 2017. Several changes result from continued implementation of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) and the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12). The changes will require modifications to the NFIP Flood Insurance Manual, the Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of the program changes effective April 1, 2017 include the following:

- Updated premium rates conforming to the premium rate caps established by BW-12 and HFIAA;
- Updated premium multiplier tables for policies rated under the Newly Mapped procedure; and
- Clarifications for policy rating and loss adjustment for Pre-Flood Insurance Rate Map substantially improved properties.

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

- Attachment A – Summary of the NFIP April 2017 Program Changes
- Attachment B – Updated Rate Tables and Newly Mapped Multiplier Tables Effective April 1, 2017
- Attachment C – TRRP Plan and Edit Specifications Changes Effective April 1, 2017

The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective May 1, 2017. The NFIP will provide the revised CRS list under separate cover by February 1, 2017.

April 1, 2017, Program Changes

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Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

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ATTACHMENT A

**SUMMARY OF THE NFIP PROGRAM CHANGES
EFFECTIVE APRIL 1, 2017**

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National Flood Insurance Program

April 1, 2017, Program Changes: A Summary

The changes outlined in this bulletin apply to new business and renewals that will become effective on or after April 1, 2017. See Attachment B for updated rate tables and Attachment C for revised Transaction Record Reporting and Processing (TRRP) Plan pages and updated Edit Specifications.

1. Premium Increases and Surcharges

Overall, premiums will increase from an estimated average of \$827 per policy to \$878, for an average increase of 6.3%. These amounts do not include the HFIAA surcharge or the Federal Policy Fee (FPF). When the HFIAA surcharge and FPF are included, the total amount billed the policyholder will increase from \$953 to \$1,005, for an average increase of 5.4%.

Premium increases effective April 1, 2017, comply with all the requirements of both the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Those requirements are as follows:

- Premium rates for four categories of Pre-FIRM subsidized policies – non-primary residential properties, business properties, Severe Repetitive Loss (SRL) properties (which includes cumulatively damaged properties), and substantially damaged/substantially improved properties – must be increased 25% annually until they reach full-risk rates;
- The *average* annual premium rate increases for all other risk classes are limited to 15% while the *individual* premium rate increase for any individual policy is simultaneously limited to 18%; and
- The average annual premium rate increase for all other Pre-FIRM subsidized policies not covered by the first bullet above must be at least 5%.

There are some limited exceptions to the 18% cap on premium rate increases for individual policyholders. These include policies on the properties listed above that are subject to 25% annual premium rate increases. These also include premium rate increases resulting from changes in the Community Rating System (CRS) class, misratings, and increases in the amount of insurance purchased. The specific scenarios that constitute a misrating are described in the Flood Insurance Manual.

When premium rate increases are evaluated for compliance with these caps, the building and contents premium, the Increased Cost of Compliance (ICC) premium, and the Reserve Fund Assessment (RFA) are all included. The probation surcharge, FPF, and Congressionally-mandated HFIAA surcharge are not considered premium and, therefore, are not subject to the premium rate cap limitations. As a result, the increase in the total amount charged a policyholder may exceed 18 percent in some cases.

For policies issued on or after April 1, 2017, there will be no changes to:

- Deductible Factors
- Federal Policy Fee

- Reserve Fund Assessment
- HFIAA Surcharge
- Probation Surcharge
- ICC Premiums
- **Pre-FIRM Subsidized Policies** (a group of policies in SFHA Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, V1-30, and VE, that receive rates insufficient to pay the anticipated losses and expenses for that group)
 - Primary Residences: The combined premium increase for all primary residence policies in these zones is 5 percent, with a total increase of 5 percent.
 - Non-Primary Residences: The combined premium increase for non-primary residence policies in these zones is 24 percent, with a total increase of 21 percent.
 - Pre-FIRM Subsidized Policies Subject to 25% Annual Increases as required by BW-12: Premiums will increase slightly less than 25%, primarily due to the impact of rounding. The overall increase for these categories is about 23%.
 - All Other Pre-FIRM Subsidized Policies: These primarily are condominium policies and multifamily policies: Premiums will increase 8%, with a total increase of 7%.
- **Other Subsidized Policies**
 - A99 Zones (i.e., zones in which flood protection systems are still in the process of being constructed) and AR Zones: Effective October 1, 2016, these policies are eligible to use PRP premiums, with the exceptions of Residential Condominium Building Association Policies (RCBAPs) and repetitive loss properties. As a result, premiums will decrease an average of 64%, with a total decrease of 58%.
 - Properties Newly Mapped into the SFHA: Newly Mapped policies are initially charged PRP premiums during the first year following the effective date of the map change. Annual increases to these policies result from the use of a “multiplier” that varies by the year of the map change; this multiplier is applied to the base premium before adding the ICC premium. The RFA is added after the ICC premium, and this subtotal is the amount subject to the annual premium rate increase cap. The HFIAA surcharge, probation surcharge (if applicable), and the FPF will be added to the premium; they are not subject to the cap on annual premium rate increases. As a result of increases to the multiplier that will be effective January 1, 2017, premiums for Newly Mapped policies will increase 14%, with a total increase of 11%.
- **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 7 percent, with a total increase of 7 percent.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 1 percent, with a total increase of 1 percent.

- AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will remain unchanged.
- Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 5 percent, with a total increase of 4 percent.
- **X Zones** (zones outside the Special Flood Hazard Area)
 - Standard-Rated Policies: Premiums will increase 2 percent, with a total increase of 1 percent.
 - Preferred Risk Policies (PRPs) (policies on buildings that are currently mapped outside the SFHA): Premiums will remain unchanged.
- **Miscellaneous**
 - Group Flood Insurance Policies (GFIPs): No change.
 - Tentative and Provisional Rates: No change.
 - Mortgage Portfolio Protection Program (MPPP): No change

As a reminder, insurers should review NFIP Bulletin W-16021 dated March 29, 2016, to ensure compliance with earlier 2016 changes in validation requirements.

2. Newly Mapped Multiplier Table

FEMA is providing updated multiplier tables to determine which multiplier to use in calculating the premium for properties newly mapped into the SFHA through December 2018. These policies receive a PRP premium for the first year after being newly mapped into the SFHA, and their subsequent premiums gradually increase to full-risk rates through use of a PRP premium multiplier. The multipliers are tied to the date the property was newly mapped into the SFHA and the date of the renewal. The Newly Mapped Multiplier tables are provided in Attachment B.

3. Clarifications for Pre-FIRM Substantially Improved Buildings

Policies on substantially improved buildings must be rated based on the FIRM in effect at the time of the reconstruction. When a Pre-FIRM building has been substantially improved, NFIP insurers must adjust any subsequent losses on that building in accordance with Post-FIRM rules, regardless of the rating methodology.

For Pre-FIRM substantially improved buildings that are rated with Pre-FIRM rates because they are lower than the Post-FIRM rates, future loss adjustments will be based on coverage limitations that apply to Post-FIRM buildings in SFHAs. Insurers must include a statement on the policy Declarations page and Loss Control Card that Post-FIRM coverage limitations apply.

ATTACHMENT B

**UPDATED RATE TABLES AND NEWLY MAPPED MULTIPLIER TABLES
EFFECTIVE APRIL 1, 2017**

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RATING

This section contains information, including rate tables, required to accurately rate a National Flood Insurance Program (NFIP) flood insurance policy. Information and rates for the Residential Condominium Building Association Policy (RCBAP), Preferred Risk Policy (PRP), Newly-Mapped-rated policies, Mortgage Portfolio Protection Program (MPPP), and provisionally rated policies, are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in determining the proper rate for the building. Examples of some rating situations are shown at the end of this section.

I. AMOUNT OF INSURANCE AVAILABLE^{1, 2}

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 ³	\$ 60,000	\$190,000	\$250,000
2–4 Family Building	\$ 35,000 ³	\$ 60,000	\$190,000	\$250,000
Other Residential Building	\$100,000 ⁵	\$175,000	\$325,000	\$500,000
Non-Residential Building (including Business Buildings and Other Non-Residential Buildings) ⁴	\$100,000	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential Property ⁶	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential Business, Other Non-Residential Property ⁴	\$100,000	\$150,000	\$350,000	\$500,000

1. This Table provides the maximum coverage amounts available under the Emergency Program coverage and the Regular Program, and the columns cannot be aggregated to exceed the limits in the Regular Program, which are established by statute. The aggregate limits for building coverage are the maximum coverage amounts allowed by statute for each building included in the relevant Occupancy Category.
2. These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.
3. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.
6. The Residential Occupancy Category includes the Single Family, 2–4 Family, Other Residential, and Residential Condominium Occupancies.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1–5 show annual rates per \$100 of coverage. Table 6

provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Tables 7A–7C for Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, and HFIAA Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	BUILDING	CONTENTS
Residential	.99	1.24
Non-Residential Business, Other Non-Residential	1.07	2.11

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2}

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

FIRM ZONES A, AE, A1-A30, A0, AH, D³

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .90	1.24 / 1.63	.99 / .90		.99 / 1.90		1.51 / 2.83		1.07 / 2.00	
	With Basement	1.05 / 1.33	1.24 / 1.37	1.05 / 1.33		.99 / 1.59		1.59 / 2.76		1.13 / 1.96	
	With Enclosure ⁵	1.05 / 1.60	1.24 / 1.63	1.05 / 1.60		1.05 / 1.98		1.59 / 3.49		1.13 / 2.46	
	Elevated on Crawlspace	.99 / .90	1.24 / 1.63	.99 / .90		.99 / 1.90		1.51 / 2.83		1.07 / 2.00	
	Non-Elevated with Subgrade Crawlspace	.99 / .90	1.24 / 1.37	.99 / .90		.99 / 1.90		1.51 / 2.83		1.07 / 2.00	
	Manufactured (Mobile) Home ⁶	.99 / .90	1.24 / 1.63					1.51 / 2.83		1.07 / 2.00	
CONTENTS LOCATION	Basement & Above ⁷				1.24 / 1.37		1.24 / 1.37		2.99 / 4.74		2.11 / 3.34
	Enclosure & Above ⁸				1.24 / 1.63		1.24 / 1.63		2.99 / 5.68		2.11 / 4.00
	Lowest Floor Only – Above Ground Level				1.24 / 1.63		1.24 / 1.63		2.99 / 2.49		2.11 / 1.76
	Lowest Floor Above Ground Level and Higher Floors				1.24 / 1.13		1.24 / 1.13		2.99 / 2.12		2.11 / 1.51
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home ⁶								2.99 / 2.49		2.11 / 1.76

FIRM ZONES V, VE, V1-V30

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.28 / 2.27	1.60 / 3.88	1.28 / 2.27		1.28 / 4.18		2.01 / 6.86		1.43 / 4.83	
	With Basement	1.38 / 3.36	1.60 / 3.29	1.38 / 3.36		1.38 / 6.22		2.12 / 10.20		1.51 / 7.17	
	With Enclosure ⁵	1.38 / 3.97	1.60 / 3.87	1.38 / 3.97		1.38 / 6.95		2.12 / 11.37		1.51 / 8.00	
	Elevated on Crawlspace	1.28 / 2.27	1.60 / 3.88	1.28 / 2.27		1.28 / 4.18		2.01 / 6.86		1.43 / 4.83	
	Non-Elevated with Subgrade Crawlspace	1.28 / 2.27	1.60 / 3.29	1.28 / 2.27		1.28 / 4.18		2.01 / 6.86		1.43 / 4.83	
	Manufactured (Mobile) Home ⁶	1.28 / 7.09	1.60 / 3.87					2.01 / 19.37		1.43 / 13.61	
CONTENTS LOCATION	Basement & Above ⁷				1.60 / 3.29		1.60 / 3.29		3.94 / 12.03		2.78 / 8.46
	Enclosure & Above ⁸				1.60 / 3.87		1.60 / 3.87		3.94 / 13.01		2.78 / 9.14
	Lowest Floor Only – Above Ground Level				1.60 / 3.87		1.60 / 3.87		3.94 / 10.90		2.78 / 7.67
	Lowest Floor Above Ground Level and Higher Floors				1.60 / 3.40		1.60 / 3.40		3.94 / 9.41		2.78 / 6.62
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home ⁶								3.94 / 18.12		2.78 / 12.73

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29		1.00 / .29	
	With Basement	1.19 / .41	1.83 / .60	1.19 / .41		1.28 / .41		1.28 / .41		1.28 / .41	
	With Enclosure ⁵	1.19 / .45	1.83 / .67	1.19 / .45		1.28 / .45		1.28 / .45		1.28 / .45	
	Elevated on Crawlspace	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29		1.00 / .29	
	Non-Elevated with Subgrade Crawlspace	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29		1.00 / .29	
	Manufactured (Mobile) Home ⁶	1.06 / .53	1.63 / .52					1.28 / .55		1.28 / .55	
CONTENTS LOCATION	Basement & Above ⁷				2.06 / .77		2.06 / .77		2.11 / .84		2.11 / .84
	Enclosure & Above ⁸				2.06 / .88		2.06 / .88		2.11 / .98		2.11 / .98
	Lowest Floor Only – Above Ground Level				1.63 / .81		1.63 / .81		1.31 / .60		1.31 / .60
	Lowest Floor Above Ground Level and Higher Floors				1.63 / .52		1.63 / .52		1.31 / .42		1.31 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home ⁶								1.14 / .72		1.14 / .72

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), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.

6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

7 Includes subgrade crawlspace.

8 Includes crawlspace.

TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2}
NON-PRIMARY RESIDENCE³

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

FIRM ZONES A, AE, A1-A30, A0, AH, D⁴

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁵		OTHER RESIDENTIAL (CONDO UNIT) ⁵	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			2.02 / 1.75	2.56 / 3.16	2.02 / 1.75		2.02 / 1.75	
	With Basement			2.17 / 2.58	2.56 / 2.63	2.17 / 2.58		2.17 / 2.58	
	With Enclosure ⁶			2.17 / 3.11	2.56 / 3.16	2.17 / 3.11		2.17 / 3.11	
	Elevated on Crawlspace			2.02 / 1.75	2.56 / 3.16	2.02 / 1.75		2.02 / 1.75	
	Non-Elevated with Subgrade Crawlspace			2.02 / 1.75	2.56 / 2.63	2.02 / 1.75		2.02 / 1.75	
	Manufactured (Mobile) Home ⁷			1.40 / 1.21	1.77 / 2.19				
CONTENTS LOCATION	Basement & Above ⁸						2.56 / 2.63		2.56 / 2.63
	Enclosure & Above ⁹						2.56 / 3.16		2.56 / 3.16
	Lowest Floor Only – Above Ground Level						2.56 / 3.16		2.56 / 3.16
	Lowest Floor Above Ground Level and Higher Floors						2.56 / 2.19		2.56 / 2.19
	Above Ground Level – More Than 1 Full Floor						.35 / .12		.35 / .12
	Manufactured (Mobile) Home ⁷								

FIRM ZONES V, VE, V1-V30

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁵		OTHER RESIDENTIAL (CONDO UNIT) ⁵	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			2.63 / 4.52	3.29 / 7.75	2.63 / 4.52		2.63 / 4.52	
	With Basement			2.81 / 6.73	3.29 / 6.55	2.81 / 6.73		2.81 / 6.73	
	With Enclosure ⁶			2.81 / 7.95	3.29 / 7.72	2.81 / 7.95		2.81 / 7.95	
	Elevated on Crawlspace			2.63 / 4.52	3.29 / 7.75	2.63 / 4.52		2.63 / 4.52	
	Non-Elevated with Subgrade Crawlspace			2.63 / 4.52	3.29 / 6.55	2.63 / 4.52		2.63 / 4.52	
	Manufactured (Mobile) Home ⁷			2.63 / 16.28	3.29 / 7.72				
CONTENTS LOCATION	Basement & Above ⁸						3.29 / 6.55		3.29 / 6.55
	Enclosure & Above ⁹						3.29 / 7.72		3.29 / 7.72
	Lowest Floor Only – Above Ground Level						3.29 / 7.72		3.29 / 7.72
	Lowest Floor Above Ground Level and Higher Floors						3.29 / 6.78		3.29 / 6.78
	Above Ground Level – More Than 1 Full Floor						.79 / .65		.79 / .65
	Manufactured (Mobile) Home ⁷								

FIRM ZONES A99, B, C, X

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29	
	With Basement			1.19 / .41	1.83 / .60	1.19 / .41		1.28 / .41	
	With Enclosure ⁶			1.19 / .45	1.83 / .67	1.19 / .45		1.28 / .45	
	Elevated on Crawlspace			1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29	
	Non-Elevated with Subgrade Crawlspace			1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29	
	Manufactured (Mobile) Home ⁷			1.06 / .53	1.63 / .52				
CONTENTS LOCATION	Basement & Above ⁸						2.06 / .77		2.06 / .77
	Enclosure & Above ⁹						2.06 / .88		2.06 / .88
	Lowest Floor Only – Above Ground Level						1.63 / .81		1.63 / .81
	Lowest Floor Above Ground Level and Higher Floors						1.63 / .52		1.63 / .52
	Above Ground Level – More Than 1 Full Floor						.35 / .12		.35 / .12
	Manufactured (Mobile) Home ⁷								

- 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), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
- 3 For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.
- 4 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
- 5 Individually owned unit in the condominium form of ownership located within a multi-unit building.
- 6 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 7 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- 8 Includes subgrade crawlspace.
- 9 Includes crawlspace.

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES
SEVERE REPETITIVE LOSS PROPERTIES^{1, 2, 3}**

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

FIRM ZONES A, AE, A1-A30, A0, AH, D⁴

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
				Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			1.61 / 1.64	2.05 / 2.94	1.61 / 1.64	
	With Basement			1.71 / 2.42	2.05 / 2.45	1.71 / 2.42	
	With Enclosure ⁵			1.71 / 2.90	2.05 / 2.94	1.71 / 2.90	
	Elevated on Crawlspce			1.61 / 1.64	2.05 / 2.94	1.61 / 1.64	
	Non-Elevated with Subgrade Crawlspce			1.61 / 1.64	2.05 / 2.45	1.61 / 1.64	
	Manufactured (Mobile) Home ⁶			1.61 / 1.64	2.05 / 2.94		
CONTENTS LOCATION	Basement & Above ⁷						2.05 / 2.45
	Enclosure & Above ⁸						2.05 / 2.94
	Lowest Floor Only – Above Ground Level						2.05 / 2.94
	Lowest Floor Above Ground Level and Higher Floors						2.05 / 2.05
	Above Ground Level – More Than 1 Full Floor						.35 / .12
	Manufactured (Mobile) Home ⁶						

FIRM ZONES V, VE, V1-V30

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
				Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			2.09 / 4.12	2.61 / 7.05	2.09 / 4.12	
	With Basement			2.24 / 6.13	2.61 / 5.98	2.24 / 6.13	
	With Enclosure ⁵			2.24 / 7.25	2.61 / 7.03	2.24 / 7.25	
	Elevated on Crawlspce			2.09 / 4.12	2.61 / 7.05	2.09 / 4.12	
	Non-Elevated with Subgrade Crawlspce			2.09 / 4.12	2.61 / 5.98	2.09 / 4.12	
	Manufactured (Mobile) Home ⁶			2.09 / 13.01	2.61 / 7.03		
CONTENTS LOCATION	Basement & Above ⁷						2.61 / 5.98
	Enclosure & Above ⁸						2.61 / 7.03
	Lowest Floor Only – Above Ground Level						2.61 / 7.03
	Lowest Floor Above Ground Level and Higher Floors						2.61 / 6.19
	Above Ground Level – More Than 1 Full Floor						.63 / .60
	Manufactured (Mobile) Home ⁶						

FIRM ZONES A99, B, C, X

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
				Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			1.06 / .29	1.63 / .52	1.06 / .29	
	With Basement			1.19 / .41	1.83 / .60	1.19 / .41	
	With Enclosure ⁵			1.19 / .45	1.83 / .67	1.19 / .45	
	Elevated on Crawlspce			1.06 / .29	1.63 / .52	1.06 / .29	
	Non-Elevated with Subgrade Crawlspce			1.06 / .29	1.63 / .52	1.06 / .29	
	Manufactured (Mobile) Home ⁶			1.06 / .53	1.63 / .52		
CONTENTS LOCATION	Basement & Above ⁷						2.06 / .77
	Enclosure & Above ⁸						2.06 / .88
	Lowest Floor Only – Above Ground Level						1.63 / .81
	Lowest Floor Above Ground Level and Higher Floors						1.63 / .52
	Above Ground Level – More Than 1 Full Floor						.35 / .12
	Manufactured (Mobile) Home ⁶						

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), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.

3 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

4 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.

5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.

6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

7 Includes subgrade crawlspace.

8 Includes crawlspace.

TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES ^{1, 2}
SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015 ³
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.51 / 1.39	1.90 / 2.49	1.51 / 1.39		1.51 / 2.93		1.65 / 3.08		1.65 / 3.08	
	With Basement	1.61 / 2.05	1.90 / 2.09	1.61 / 2.05		1.51 / 2.44		1.74 / 3.00		1.74 / 3.00	
	With Enclosure ⁵	1.61 / 2.45	1.90 / 2.49	1.61 / 2.45		1.61 / 3.05		1.74 / 3.80		1.74 / 3.80	
	Elevated on Crawlspc	1.51 / 1.39	1.90 / 2.49	1.51 / 1.39		1.51 / 2.93		1.65 / 3.08		1.65 / 3.08	
	Non-Elevated with Subgrade Crawlspc	1.51 / 1.39	1.90 / 2.09	1.51 / 1.39		1.51 / 2.93		1.65 / 3.08		1.65 / 3.08	
	Manufactured (Mobile) Home ⁶	1.51 / 1.39	1.90 / 2.49					1.65 / 3.08		1.65 / 3.08	
CONTENTS LOCATION	Basement & Above ⁷				1.90 / 2.09		1.90 / 2.09		3.24 / 5.16		3.24 / 5.16
	Enclosure & Above ⁸				1.90 / 2.49		1.90 / 2.49		3.24 / 6.17		3.24 / 6.17
	Lowest Floor Only – Above Ground Level				1.90 / 2.49		1.90 / 2.49		3.24 / 2.70		3.24 / 2.70
	Lowest Floor Above Ground Level and Higher Floors				1.90 / 1.74		1.90 / 1.74		3.24 / 2.31		3.24 / 2.31
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home ⁶								3.24 / 2.70		3.24 / 2.70

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.96 / 3.49	2.45 / 5.98	1.96 / 3.49		1.96 / 6.46		2.19 / 7.47		2.19 / 7.47	
	With Basement	2.11 / 5.19	2.45 / 5.07	2.11 / 5.19		2.11 / 6.63		2.31 / 11.08		2.31 / 11.08	
	With Enclosure ⁵	2.11 / 6.12	2.45 / 5.97	2.11 / 6.12		2.11 / 10.73		2.31 / 12.37		2.31 / 12.37	
	Elevated on Crawlspc	1.96 / 3.49	2.45 / 5.98	1.96 / 3.49		1.96 / 6.46		2.19 / 7.47		2.19 / 7.47	
	Non-Elevated with Subgrade Crawlspc	1.96 / 3.49	2.45 / 5.07	1.96 / 3.49		1.96 / 6.46		2.19 / 7.47		2.19 / 7.47	
	Manufactured (Mobile) Home ⁶	1.96 / 10.95	2.45 / 5.97					2.19 / 21.07		2.19 / 21.07	
CONTENTS LOCATION	Basement & Above ⁷				2.45 / 5.07		2.45 / 5.07		4.27 / 13.08		4.27 / 13.08
	Enclosure & Above ⁸				2.45 / 5.97		2.45 / 5.97		4.27 / 14.14		4.27 / 14.14
	Lowest Floor Only – Above Ground Level				2.45 / 5.97		2.45 / 5.97		4.27 / 11.84		4.27 / 11.84
	Lowest Floor Above Ground Level and Higher Floors				2.45 / 5.24		2.45 / 5.24		4.27 / 10.23		4.27 / 10.23
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home ⁶								4.27 / 19.70		4.27 / 19.70

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29		1.00 / .29	
	With Basement	1.19 / .41	1.83 / .60	1.19 / .41		1.28 / .41		1.28 / .41		1.28 / .41	
	With Enclosure ⁵	1.19 / .45	1.83 / .67	1.19 / .45		1.28 / .45		1.28 / .45		1.28 / .45	
	Elevated on Crawlspc	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29		1.00 / .29	
	Non-Elevated with Subgrade Crawlspc	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29		1.00 / .29	
	Manufactured (Mobile) Home ⁶	1.06 / .53	1.63 / .52					1.28 / .55		1.28 / .55	
CONTENTS LOCATION	Basement & Above ⁷				2.06 / .77		2.06 / .77		2.11 / .84		2.11 / .84
	Enclosure & Above ⁸				2.06 / .88		2.06 / .88		2.11 / .98		2.11 / .98
	Lowest Floor Only – Above Ground Level				1.63 / .81		1.63 / .81		1.31 / .60		1.31 / .60
	Lowest Floor Above Ground Level and Higher Floors				1.63 / .52		1.63 / .52		1.31 / .42		1.31 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home ⁶								1.14 / .72		1.14 / .72

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. However, Post-FIRM rating may always be used if beneficial to the insured. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
- 4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 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 BUSINESS, OTHER NON-RESIDENTIAL ¹	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	With Basement	1.19 / .41	1.83 / .60	1.19 / .41		1.28 / .41		1.28 / .41	
	With Enclosure ²	1.19 / .45	1.83 / .67	1.19 / .45		1.28 / .45		1.28 / .45	
	Elevated on Crawlspce	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	Non-Elevated with Subgrade Crawlspce	1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	Manufactured (Mobile) Home ³	1.06 / .53	1.63 / .52					1.28 / .55	
CONTENTS LOCATION	Basement & Above ⁴				2.06 / .77		2.06 / .77		2.11 / .84
	Enclosure & Above ⁵				2.06 / .88		2.06 / .88		2.11 / .98
	Lowest Floor Only – Above Ground Level				1.63 / .81		1.63 / .81		1.31 / .60
	Lowest Floor Above Ground Level and Higher Floors				1.63 / .52		1.63 / .52		1.41 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								1.14 / .72

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ¹	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.47 / .28	1.27 / .36	2.47 / .23		2.06 / .41		2.06 / .41	
	With Basement	***	***	***		***		***	
	With Enclosure ²	***	***	***		***		***	
	Elevated on Crawlspce	2.47 / .28	1.27 / .36	2.47 / .23		2.06 / .41		2.06 / .41	
	Non-Elevated with Subgrade Crawlspce	2.47 / .28	1.27 / .36	2.47 / .23		2.06 / .41		2.06 / .41	
	Manufactured (Mobile) Home ³	3.20 / .83	1.87 / .51					3.30 / 1.27	
CONTENTS LOCATION	Basement & Above ⁴				***		***		***
	Enclosure & Above ⁵				***		***		***
	Lowest Floor Only – Above Ground Level				1.43 / .35		1.43 / .35		1.32 / .28
	Lowest Floor Above Ground Level and Higher Floors				1.09 / .22		1.09 / .22		1.10 / .27
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								1.85 / .48

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspce/Subgrade Crawlspce Buildings Only)⁶

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ¹	Residential	Non-Residential Business, Other Non-Residential ¹
With Certification of Compliance or Elevation Certificate ⁷	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ^{8, 9}	1.71 / .20	1.56 / .26	.84 / .15	1.20 / .16

- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.
- Zones AO, AH Buildings with Basement/Enclosure/Crawlspce/Subgrade Crawlspce: 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.
- “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.
- “Without Certification of Compliance or Elevation Certificate” rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates even without an Elevation Certificate or Letter of Compliance.
- 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 8 apply.

*** Use the Specific Rating Guidelines (SRG) manual.

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

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

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{4,5}		MANUFACTURED (MOBILE) HOME ^{6,7}	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	Single Family	Non-Residential Business, Other Non- Residential ⁸
+4	.28 / .08	.27 / .11	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.30 / .16	.31 / .24
+3	.32 / .08	.31 / .12	.27 / .08	.23 / .08	.27 / .08	.23 / .09	.35 / .18	.34 / .26
+2	.47 / .09	.44 / .16	.38 / .08	.33 / .08	.32 / .08	.28 / .10	.51 / .23	.49 / .34
+1	.87 / .13	.80 / .25	.69 / .08	.59 / .09	.46 / .08	.36 / .12	.96 / .38	.93 / .54
0	2.02 / .20	1.80 / .40	1.54 / .08	1.31 / .12	.68 / .08	.58 / .14	2.22 / .67	2.09 / 1.29
-1	5.26 / .25	4.68 / .70	3.89 / .10	3.30 / .15	1.15 / .08	.86 / .17	5.62 / 1.07	5.43 / 2.09
-2 ⁷	7.51 / .52	6.90 / 1.00	5.07 / .38	5.25 / .18	***	***	6.20 / 2.27	7.31 / 3.02
-3 ⁷	9.25 / .91	8.69 / 1.72	7.56 / .15	6.58 / .31	***	***	8.17 / 3.04	9.88 / 4.00
-4 ⁷	10.24 / 1.67	10.62 / 2.62	9.27 / .24	8.07 / .51	***	***	10.83 / 4.61	12.10 / 6.68
-5 ⁷	12.94 / 1.78	12.15 / 3.58	10.69 / .39	9.35 / .82	***	***	13.91 / 5.56	13.65 / 10.69
-6 ⁷	13.38 / 2.27	12.71 / 4.55	11.32 / .62	10.00 / 1.29	***	***	14.27 / 6.35	14.09 / 12.28
-7 ⁷	13.80 / 2.71	13.22 / 5.39	11.86 / .85	10.58 / 1.75	***	***	14.62 / 6.99	14.50 / 13.62
-8 ⁷	14.10 / 3.13	13.58 / 6.19	12.26 / 1.12	11.04 / 2.26	***	***	14.83 / 7.46	14.74 / 14.52
-9 ⁷	14.11 / 3.48	13.61 / 6.85	12.38 / 1.37	11.23 / 2.77	***	***	14.87 / 7.70	14.76 / 15.01
-10 ⁷	14.12 / 3.78	13.62 / 7.42	12.47 / 1.63	11.42 / 3.27	***	***	14.90 / 7.80	14.78 / 15.50
-11 ⁷	14.13 / 4.25	13.63 / 8.32	12.56 / 1.97	11.60 / 3.92	***	***	14.94 / 8.24	14.79 / 15.99
-12 ⁷	14.14 / 4.63	13.86 / 9.03	12.83 / 2.25	11.92 / 4.47	***	***	14.98 / 8.55	14.81 / 16.48
-13 ⁷	14.27 / 4.89	14.00 / 9.53	12.99 / 2.48	12.11 / 4.89	***	***	15.02 / 8.74	14.83 / 16.98
-14 ⁷	14.33 / 5.21	14.11 / 10.13	13.14 / 2.74	12.32 / 5.39	***	***	15.05 / 8.97	14.87 / 17.47
-15 ⁷	14.63 / 5.51	14.42 / 10.71	13.45 / 2.97	12.65 / 5.85	***	***	15.09 / 9.24	15.16 / 17.95
-16 ⁷	***	***	***	***	***	***	***	***

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 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 of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use Submit-For-Rate procedures.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- 7 For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.
- 8 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

***** Use the SRG manual.**

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

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

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/Crawlspace ⁴		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/Crawlspace ⁴		MORE THAN 1 FLOOR With Basement/Enclosure/Crawlspace ⁴		MANUFACTURED (MOBILE) HOME ^{6,7}	
	Residential	Non-Residential Business, Other Non-Residential ⁸	Residential	Non-Residential Business, Other Non-Residential ⁸	Residential	Non-Residential Business, Other Non-Residential ⁸	Single Family	Non-Residential Business, Other Non-Residential ⁸
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.36 / .17
+1	.49 / .12	.42 / .12	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.64 / .25	.62 / .25
0	.96 / .12	.67 / .12	.70 / .12	.60 / .12	.38 / .12	.22 / .12	1.24 / .39	1.19 / .38
-1	1.64 / .36	1.49 / .32	1.25 / .22	.97 / .26	.51 / .12	.22 / .12	3.12 / .67	2.90 / .62
-2 ⁷	3.36 / .38	2.23 / .50	2.66 / .16	2.10 / .36	***	***	5.45 / .95	5.19 / .86
-3 ⁷	5.00 / .31	4.34 / .55	4.05 / .14	3.51 / .37	***	***	7.19 / 1.67	6.91 / 1.56
-4 ⁷	6.86 / .21	6.06 / .59	5.39 / .13	4.61 / .38	***	***	9.02 / 2.57	8.74 / 2.47
-5 ⁷	8.02 / .33	7.08 / .63	6.36 / .20	5.66 / .39	***	***	10.51 / 3.50	10.28 / 3.46
-6 ⁷	8.70 / .54	7.75 / .67	7.06 / .33	6.31 / .40	***	***	11.22 / 4.34	11.09 / 4.43
-7 ⁷	9.29 / .76	8.35 / .71	7.66 / .48	6.89 / .41	***	***	11.80 / 5.03	11.74 / 5.23
-8 ⁷	9.91 / 1.01	9.00 / .75	8.30 / .68	7.41 / .26	***	***	12.19 / 5.58	12.18 / 5.91
-9 ⁷	9.99 / 1.20	9.15 / .79	8.49 / .84	7.77 / .36	***	***	12.27 / 5.97	12.32 / 6.36
-10 ⁷	10.05 / 1.40	9.31 / .82	8.67 / 1.02	8.02 / .47	***	***	12.37 / 6.25	12.48 / 6.80
-11 ⁷	10.47 / 1.65	9.78 / 1.00	9.15 / 1.23	8.53 / .59	***	***	12.48 / 6.81	12.64 / 7.29
-12 ⁷	10.79 / 1.86	10.15 / 1.14	9.52 / 1.41	8.94 / .70	***	***	12.71 / 7.20	12.91 / 7.77
-13 ⁷	10.99 / 2.00	10.39 / 1.25	9.75 / 1.54	9.20 / .79	***	***	12.88 / 7.43	13.11 / 8.15
-14 ⁷	11.21 / 2.18	10.67 / 1.38	10.03 / 1.69	9.52 / .89	***	***	13.02 / 7.76	13.28 / 8.60
-15 ⁷	11.53 / 2.33	11.01 / 1.49	10.36 / 1.83	9.88 / .97	***	***	13.30 / 8.08	13.58 / 9.05
-16 ⁷	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2-4 Family	Other Residential	Non-Residential Business ⁸	Other Non-Residential ⁸
+4		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12	.22 / .12

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor/crawlspace for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 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 of this manual or contact the insurer for rating guidance; rate may be lower.

3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use Submit-For-Rate procedures.

4 Includes subgrade crawlspace.

5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

6 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

7 For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.

8 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

*** Use the SRG manual.

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 Business, Other Non-Residential ³	Residential ⁴	Non-Residential Business, Other Non-Residential ^{3, 4}	
+5 or more	.53 / .10	.49 / .16	.31 / .10	.31 / .10	No Base Flood Elevation ⁵
+2 to +4	1.52 / .14	1.35 / .27	.74 / .10	.64 / .10	
+1	3.02 / .21	2.66 / .35	1.40 / .12	1.45 / .18	
0 or below	***	***	***	***	
+2 or more	.52 / .09	.48 / .12	.31 / .10	.28 / .11	With Base Flood Elevation ⁶
0 to +1	2.44 / .16	2.08 / .27	1.18 / .11	1.01 / .12	
-1	6.07 / .43	5.33 / .49	2.77 / .16	2.37 / .33	
-2 or below	***	***	***	***	
No Elevation Certificate ⁷	7.59 / 1.30	6.67 / .90	3.52 / .80	3.01 / .96	No Elevation Certificate

1 Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Pre-FIRM buildings may use this table if the rates are more favorable to the insured.

3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 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.

5 Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

6 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.

7 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.

*** Use the SRG manual.

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

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

FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES²

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{3,4}		MANUFACTURED (MOBILE) HOME ⁵	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	Single Family	Non-Residential Business, Other Non-Residential ⁶
0 ⁷	5.13 / .90	6.19 / 2.36	4.16 / .90	4.51 / 2.21	3.59 / .90	4.03 / 1.78	7.65 / .76	8.85 / .67
-1 ⁸	9.72 / 5.13	11.15 / 8.24	9.22 / 5.13	9.80 / 6.27	7.08 / 5.01	7.41 / 6.84	***	***
-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 ³		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ³		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ³		MANUFACTURED (MOBILE) HOME ⁵	
	Residential	Non-Residential Business, Other Non-Residential ⁶	Residential	Non-Residential Business, Other Non-Residential ⁶	Residential	Non-Residential Business, Other Non-Residential ⁶	Single Family	Non-Residential Business, Other Non-Residential ⁶
0 ⁷	4.47 / 1.75	3.95 / 4.26	3.33 / 1.63	3.33 / 3.33	2.36 / 1.45	2.36 / 1.51	4.63 / 1.98	4.82 / 5.77
-1 ⁸	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	2.78 / 1.49	5.88 / 2.20	***	***
-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 Business, Other Non-Residential ⁶
0 ⁷		.56 / .25	.56 / .25	.42 / .25
-1 ⁸		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 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.
- 3 Includes subgrade crawlspace.
- 4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 5 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- 6 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 7 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 8 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.

*** Use the SRG manual.

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 Business, Other Non-Residential ⁴	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.70	.70	1.17	1.55	2.21
+3	.74	.74	1.33	1.79	2.51
+2	1.10	1.19	1.80	2.28	3.26
+1	1.55	1.61	2.34	2.84	3.69
0	2.01	2.13	2.79	3.32	4.21
-1	2.71	2.79	3.35	3.93	4.86
-2	3.40	3.56	4.05	4.69	5.67
-3	4.28	4.49	4.95	5.67	6.73
-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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

*** Use the SRG manual.

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 Business, Other Non-Residential ⁵	Replacement Cost Ratio .75 or More ⁶	Replacement Cost Ratio .50 to .74 ⁶	Replacement Cost Ratio Under .50 ⁶
+4 or more	.91	.91	2.03	2.57	3.64
+3	.97	.97	2.37	3.02	4.24
+2	1.31	1.31	2.71	3.42	4.74
+1	1.65	1.71	3.09	3.89	5.37
0	2.15	2.22	3.66	4.47	5.90
-1 ⁷	2.79	2.94	4.19	5.04	6.48
-2 ⁷	3.84	4.07	4.86	5.74	7.19
-3 ⁷	4.71	4.95	5.71	6.64	8.12
-4 or below ⁷	***	***	***	***	***

- 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 machinery or 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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 6 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.
- 7 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.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE.

*** Use the SRG manual.

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES¹
NOT ELEVATION-RATED RATES

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

PRE-FIRM RATES²

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ³	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	With Basement		1.19 / .41	1.83 / .60	1.19 / .41		1.28 / .41		1.28 / .41	
	With Enclosure		1.19 / .45	1.83 / .67	1.19 / .45		1.28 / .45		1.28 / .45	
	Elevated on Crawlspce		1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	Non-Elevated with Subgrade Crawlspce		1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	Manufactured (Mobile) Home ⁴		1.06 / .53	1.63 / .52					1.28 / .55	
CONTENTS LOCATION	Basement & Above					2.06 / .77		2.06 / .77		2.11 / .84
	Enclosure & Above					2.06 / .88		2.06 / .88		2.11 / .98
	Lowest Floor Only – Above Ground Level					1.63 / .81		1.63 / .81		1.31 / .60
	Lowest Floor Above Ground Level and Higher Floors					1.63 / .52		1.63 / .52		1.31 / .42
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ⁴									1.14 / .72

POST-FIRM RATES

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ³	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	With Basement		1.19 / .41	1.83 / .60	1.19 / .41		1.28 / .41		1.28 / .41	
	With Enclosure		1.19 / .45	1.83 / .67	1.19 / .45		1.28 / .45		1.28 / .45	
	Elevated on Crawlspce		1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	Non-Elevated with Subgrade Crawlspce		1.06 / .29	1.63 / .52	1.06 / .29		1.00 / .29		1.00 / .29	
	Manufactured (Mobile) Home ⁴		1.06 / .53	1.63 / .52					1.28 / .55	
CONTENTS LOCATION	Basement & Above					2.06 / .77		2.06 / .77		2.11 / .84
	Enclosure & Above					2.06 / .88		2.06 / .88		2.11 / .98
	Lowest Floor Only – Above Ground Level					1.63 / .81		1.63 / .81		1.31 / .60
	Lowest Floor Above Ground Level and Higher Floors					1.63 / .52		1.63 / .52		1.31 / .42
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ⁴									1.14 / .72

1 Properties in AR zones may be eligible for the PRP. Refer to the PRP section of this manual.

2 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, whichever is later.

3 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

**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 Zones¹ – BUILDING RATES

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 Business, Other Non-Residential ⁴	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁴	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁴	Single Family	Non-Residential Business, Other Non-Residential ⁴
+4	.28 / .08	.27 / .11	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.30 / .16	.31 / .21
+3	.32 / .08	.31 / .12	.27 / .08	.23 / .08	.27 / .08	.23 / .09	.35 / .18	.34 / .22
+2	.47 / .09	.44 / .16	.38 / .08	.33 / .08	.32 / .08	.28 / .10	.51 / .23	.49 / .29
+1	.87 / .13	.80 / .23	.69 / .08	.59 / .09	.46 / .08	.36 / .12	.96 / .34	.93 / .44
0	1.06 / .26	1.00 / .29	1.06 / .26	1.00 / .26	.68 / .08	.58 / .14	1.06 / .53	1.28 / .55
-1 ⁵	SEE FOOTNOTE 5							

FIRM ZONES AR and AR Dual Zones¹ – 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 Business, Other Non-Residential ⁴	Residential	Non-Residential Business, Other Non-Residential ⁴	Residential	Non-Residential Business, Other Non-Residential ⁴	Single Family	Non-Residential Business, Other Non-Residential ⁴
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .16	.36 / .17
+1	.49 / .12	.42 / .12	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.64 / .25	.62 / .25
0	.96 / .12	.67 / .12	.70 / .12	.60 / .12	.38 / .12	.22 / .12	1.24 / .39	1.14 / .50
-1 ⁵	SEE FOOTNOTE 5							

FIRM ZONES AR and AR Dual Zones¹ – 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 Business, Other Non-Residential ⁴
+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 ⁶		.35 / .12	.35 / .12	.22 / .12
-2 ⁶		.35 / .12	.35 / .12	.22 / .12

1 Properties in AR zones may be eligible for the PRP. Refer to the PRP section of this manual.

2 Includes subgrade crawlspace.

3 Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

4 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

5 For elevation for -1 and below, refer to Table 4.

6 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, 2, 3}			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	1.09 / .315	1.41 / .756	1.29 / .071	1.29 / .071	1.86 / .334
WITH BASEMENT	1.18 / .420	1.49 / 1.585	1.57 / .095	1.57 / .095	SUBMIT FOR RATE
WITH ENCLOSURE	1.18 / .315	1.49 / .777	1.36 / .071	1.36 / .071	
ELEVATED ON CRAWLSPACE	1.09 / .315	1.41 / .756	1.29 / .071	1.29 / .071	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.09 / .315	1.41 / .756	1.29 / .071	1.29 / .071	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ^{1, 2, 3}			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	1.24 / 1.37	1.60 / 3.29	2.06 / .77	2.06 / .77	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.24 / 1.63	1.60 / 3.87	2.06 / .88	2.06 / .88	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.24 / 1.63	1.60 / 3.87	1.63 / .81	1.63 / .81	1.43 / .35
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.24 / 1.13	1.60 / 3.40	1.63 / .52	1.63 / .52	1.09 / .22
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12	.35 / .12	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM⁴

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ^{4, 5}	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ^{4, 5}
+4	.34 / .045	.30 / .045
+3	.39 / .045	.34 / .045
+2	.55 / .045	.40 / .045
+1	1.00 / .060	.56 / .060
0	2.04 / .073	1.44 / .073
-1 ^{6, 7}	6.10 / .170	3.48 / .146
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM⁴

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁵ 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	.51 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.05 / .12	.70 / .12	.38 / .12	.35 / .12
-1 ^{6, 7}	2.74 / .41	1.38 / .27	.59 / .13	.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, whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

2 Refer to the Pre-FIRM rating hierarchy guidance and chart in Table 2C to determine which Pre-FIRM rate table to use.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

4 Pre-FIRM elevated buildings with or without enclosure/crawlspaces must use the "No Basement/Enclosure/Crawlspaces" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

5 Includes subgrade crawlspaces.

6 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

7 If the lowest floor of a crawlspaces or subgrade crawlspaces is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015^{1, 2, 3}
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	1.68 / .462	2.15 / 1.150	1.29 / .071
WITH BASEMENT	1.78 / .650	2.28 / 2.450	1.57 / .095
WITH ENCLOSURE	1.78 / .462	2.28 / 1.187	1.36 / .071
ELEVATED ON CRAWLSPACE	1.68 / .462	2.15 / 1.150	1.29 / .071
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.68 / .462	2.15 / 1.150	1.29 / .071

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.90 / 2.06	2.45 / 5.00	2.06 / .77
ENCLOSURE/CRAWLSPACE AND ABOVE	1.90 / 2.45	2.45 / 5.88	2.06 / .88
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.90 / 2.45	2.45 / 5.88	1.63 / .81
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.90 / 1.70	2.45 / 5.18	1.63 / .52
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

TABLE 3C. 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	.63 / .054	.47 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3,8}	2.06 / .088	1.05 / .15

**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 / .070	.31 / .10	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.69 / .082	.74 / .13	
+1	3.29 / .190	1.40 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .058	.31 / .10	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	2.04 / .082	1.18 / .11	
-1	6.66 / .240	2.77 / .16	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	8.34 / 1.30	3.52 / .80	NO ELEVATION CERTIFICATE

- 1 Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or 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 on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- 4 Pre-FIRM buildings in Unnumbered A Zones with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.
- 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.

***Use the Specific Rating Guidelines (SRG) manual.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES**BUILDING – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED**

BUILDING TYPE	RATES
No Basement/Enclosure	1.29 / .071
With Basement	1.57 / .095
With Enclosure	1.36 / .071
Elevated on Crawlspace	1.29 / .071
Non-Elevated with Subgrade Crawlspace	1.29 / .071

CONTENTS – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	2.06 / .77
Enclosure/Crawlspace and above	2.06 / .88
Lowest floor only – above ground level	1.63 / .81
Lowest floor above ground level and higher floors	1.63 / .52
Above ground level more than 1 full floor	.35 / .12

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

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.34 / .045	.30 / .045
+3	.39 / .045	.34 / .045
+2	.55 / .045	.40 / .045
+1	1.00 / .060	.56 / .060
0	1.29 / .071	1.44 / .073
-1 ³	SEE FOOTNOTE 3	

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

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	.51 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.05 / .12	.70 / .12	.38 / .12	.35 / .12
-1 ³	SEE FOOTNOTE 3			

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, whichever is later.

2 Includes subgrade crawlspace.

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

TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES¹

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

REGULAR PROGRAM — 1975–1981² POST-FIRM CONSTRUCTION³ 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 ^{4,5}	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}
0 ⁶	4.94 / .290	4.67 / .290
–1 ⁷	14.78 / 1.080	7.79 / .830
–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 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
0 ⁶	4.47 / 1.75	3.95 / 1.68	2.44 / 1.49	.56 / .25
–1 ⁷	9.79 / 7.34	8.02 / 7.65	2.87 / 1.55	.56 / .25
–2	***	***	***	***

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 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.
- 3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 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.

***Use the SRG manual.

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 RATES^{1, 2, 3}

For Pre-FIRM 1-4 Family SRL property renewals, use Table 4B.

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	.89 / .88	1.24 / 1.66	1.21 / 2.24	1.60 / 4.12	.79 / .22	1.27 / .39
	WITH BASEMENT	.98 / 1.08	1.24 / 1.66	1.29 / 3.88	1.60 / 3.88	.86 / .32	1.44 / .48
	WITH ENCLOSURE	.98 / 1.29	1.24 / 1.66	1.29 / 4.22	1.60 / 4.22	.86 / .36	1.44 / .57
	ELEVATED ON CRAWLSPACE	.89 / .88	1.24 / 1.66	1.21 / 2.24	1.60 / 4.12	.79 / .22	1.27 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.89 / .88	1.24 / 1.66	1.21 / 2.24	1.60 / 4.12	.79 / .22	1.27 / .39

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.79 / .22	1.27 / .39	2.01 / .36	1.43 / .35
	WITH BASEMENT	.86 / .32	1.44 / .48	***	***
	WITH ENCLOSURE	.86 / .36	1.44 / .57	***	***
	ELEVATED ON CRAWLSPACE	.79 / .22	1.27 / .39	2.01 / .36	1.43 / .35
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.79 / .22	1.27 / .39	2.01 / .36	1.43 / .35
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ⁴)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ⁵		.26 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{6, 7}		1.56 / .20		.84 / .15	

- 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, whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating hierarchy guidance and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
- 4 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.
- 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. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 6 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- 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. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

***Use the SRG manual.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1–4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES¹
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{2, 3, 4}

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	1.47 / 1.60	2.04 / 2.97	1.96 / 4.06	2.60 / 7.46	.79 / .22	1.27 / .39
	WITH BASEMENT	1.59 / 1.96	2.04 / 2.50	2.10 / 7.02	2.60 / 7.01	.86 / .32	1.44 / .48
	WITH ENCLOSURE	1.59 / 2.34	2.04 / 2.56	2.10 / 7.66	2.60 / 7.64	.86 / .36	1.44 / .57
	ELEVATED ON CRAWLSPACE	1.47 / 1.60	2.04 / 2.97	1.96 / 4.06	2.60 / 7.46	.79 / .22	1.27 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.47 / 1.60	2.04 / 2.97	1.96 / 4.06	2.60 / 7.46	.79 / .22	1.27 / .39

1 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

2 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), whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

3 Refer to Table 2C, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.

4 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.

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TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015^{1, 2, 3}
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.38 / 1.35	1.90 / 2.54	1.84 / 3.44	2.45 / 6.32	.79 / .22	1.27 / .39
	WITH BASEMENT	1.47 / 1.66	1.90 / 2.12	1.97 / 5.94	2.45 / 5.94	.86 / .32	1.44 / .48
	WITH ENCLOSURE	1.47 / 1.97	1.90 / 2.19	1.97 / 6.47	2.45 / 6.47	.86 / .36	1.44 / .57
	ELEVATED ON CRAWLSPACE	1.38 / 1.35	1.90 / 2.54	1.84 / 3.44	2.45 / 6.32	.79 / .22	1.27 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.38 / 1.35	1.90 / 2.54	1.84 / 3.44	2.45 / 6.32	.79 / .22	1.27 / .39

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Table 2B in this section of the manual, Pre-FIRM Subsidized Rate Ineligibility Determination to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

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TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES¹**(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 ²	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
+4	.23 / .09	.22 / .08	.20 / .08
+3	.29 / .09	.23 / .08	.23 / .08
+2	.40 / .09	.30 / .08	.29 / .08
+1	.71 / .11	.49 / .08	.37 / .09
0	1.77 / .18	1.22 / .10	.64 / .11
–1 ⁴	4.51 / .40	3.17 / .23	.84 / .12
–2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	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
+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	.49 / .12	.38 / .12	.38 / .12	.35 / .12
0	.96 / .12	.70 / .12	.38 / .12	.35 / .12
–1 ⁴	2.23 / .41	1.38 / .27	.59 / .13	.35 / .12
–2	***	***	***	.35 / .12

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 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.
- 3 Includes subgrade crawlspace.
- 4 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

***Use the SRG manual.

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1, 2}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ³	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.53 / .10	.51 / .12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.52 / .14	.87 / .12	
+1	3.02 / .21	1.79 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.52 / .09	.51 / .12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	1.55 / .16	1.37 / .13	
-1	5.95 / .48	3.23 / .17	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	7.52 / 1.30	4.62 / .90	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 of this manual.

2 Pre-FIRM buildings with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.

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.

***Use the SRG manual.

TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

AR AND AR DUAL ZONES

REGULAR PROGRAM – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED RATES

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.79 / .22	1.27 / .39
WITH BASEMENT	.86 / .32	1.44 / .48
WITH ENCLOSURE	.86 / .36	1.44 / .57
ELEVATED ON CRAWLSPACE	.79 / .22	1.27 / .39
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.79 / .22	1.27 / .39

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 ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.23 / .09	.22 / .08	.20 / .08
+3	.29 / .09	.23 / .08	.23 / .08
+2	.40 / .09	.30 / .08	.29 / .08
+1	.71 / .11	.49 / .08	.37 / .09
0	.79 / .18	.79 / .10	.64 / .11
-1 ³	SEE FOOTNOTE 3		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	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	.49 / .12	.38 / .12	.38 / .12	.35 / .12
0	.96 / .12	.70 / .12	.38 / .12	.35 / .12
-1 ³	SEE FOOTNOTE 3			

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, whichever is later.

2 Includes subgrade crawlspace.

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

TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES¹**(Including Townhouse/Rowhouse)**

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

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}**FIRM ZONES V1–V30, VE — 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
0 ⁵	5.08 / .94	4.07 / .94	3.51 / .94
–1 ⁶	7.42 / 3.88	6.79 / 3.88	4.85 / 3.52
–2	***	***	***

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}**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 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
0 ⁵	4.47 / 1.75	3.95 / 1.68	2.44 / 1.49	.56 / .25
–1 ⁶	9.79 / 7.34	8.02 / 7.65	2.87 / 1.55	.56 / .25
–2	***	***	***	.56 / .25

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 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.

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

4 Includes subgrade crawlspace.

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

6 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.

***Use the SRG manual.

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	1.16	.70
+3	1.33	.74
+2	1.80	1.10
+1	2.45	1.55
0	3.07	2.01
-1	3.70	2.71
-2	4.50	3.40
-3	5.36	4.28
-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:

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

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

*****Use the SRG manual.**

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	2.13	.91
+3	2.28	.97
+2	2.70	1.31
+1	3.09	1.65
0	3.69	2.15
-1 ⁵	4.52	2.79
-2 ⁵	5.28	3.84
-3 ⁵	6.09	4.71
-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 of this manual 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.

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.

*****Use the SRG manual.**

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

**TABLE 6A. NEWLY MAPPED MULTIPLIER
FOR POLICIES EFFECTIVE APRIL 1, 2016 THROUGH DECEMBER 31, 2016**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2015–Dec 2015	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2016–Dec 2016	1. New business 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**TABLE 6B. NEWLY MAPPED MULTIPLIER
FOR POLICIES EFFECTIVE JANUARY 1, 2017 THROUGH DECEMBER 31, 2017**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2016–Dec 2016	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**TABLE 6C. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE
JANUARY 1, 2018 THROUGH DECEMBER 31, 2018**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.325
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.325
Jan 2016–Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2018–Dec 2018	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

ATTACHMENT C

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN AND
EDIT SPECIFICATIONS CHANGES
EFFECTIVE APRIL 1, 2017**

ARCHIVED APRIL 2018

ARCHIVED APRIL 2018

Summary of the April 2017 TRRP Plan updates (Change 27)

Part 3 – Reporting Requirements	<ul style="list-style-type: none">• Part VI – revised Newly Mapped Multiplier tables (Table 6A, 6B) with minor changes to text from ‘rated’ to ‘written’ or ‘previous’ to ‘prior’.• Part VI - added new Newly Mapped Multiplier Table 6C for policies effective January 1, 2018 through December 31, 2018.
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ARCHIVED APRIL 2018

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1 January 1, 1992
Revision 2 March 1, 1995
Revision 3 November 1, 1997
Revision 4 November 1, 2001
 Changes 1 & 2 May 1, 2002
 Change 3 November 1, 2002
 Change 4 May 1, 2003
 Change 5 November 1, 2003
 Change 6 May 1, 2004
 Change 6.1 February 1, 2005
 Changes 7 & 7 (Revised) May 1, 2005
 Changes 8 & 8.1 November 1, 2005
 Change 9 May 1, 2006
 Changes 10, 11 & 12 May 1, 2008
 Changes 13, 13.1 & 13.2 November 1, 2009
 Change 14 January 1, 2011
 Change 15 November 1, 2011
 Change 16 May 1, 2012
 Change 17 November 1, 2012
 Change 18 January 1, 2013
 Change 19, 19.1, 19.2 & 19.3 November 1, 2013
 Change 20 June 1, 2014
 Change 21 November 1, 2014
 Change 22 January 1, 2015
 Change 23, 23.1, 23.2, 23.3 April 1, 2015
 Change 24, 24.1 November 1, 2015
 Change 25 April 1, 2016
 Change 26, 26.1 October 1, 2016
 Change 27 April 1, 2017 ■

VI. MULTIPLIER FACTORS

These multiplier factors will be used to calculate premium for all Newly Mapped policies (risk rating method 'R') effective on or after April 1, 2016. Format should be a number to the thousands with a decimal point, i.e. '1.150'. A new multiplier table will be added to the Flood Insurance Manual to determine which specific multiplier to be use for premium calculation. The multiplier table will be updated annually.

NEWLY MAPPED POLICIES - MULTIPLIER FACTORS

TABLE 6A

Newly Mapped Policies effective April 1, 2016 through December 31, 2016		
Newly Mapped Effective Date	Eligible Transaction	Multiplier
Oct. 2008 – Dec. 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan. 2015 – Dec. 2015	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy. 3. Renewal of a policy written, in its prior term, as a PRP.	1.000
Jan. 2016 – Dec. 2016	1. New business. 2. Renewal of a policy written, in its prior term, as a PRP.	1.000

VI. MULTIPLIER FACTORS (Cont'd.)

NEWLY MAPPED POLICIES - MULTIPLIER FACTORS

TABLE 6B

Newly Mapped Policies effective January 1, 2017 through December 31, 2017		
Newly Mapped Effective Date	Eligible Transaction	Multiplier
Oct. 2008 – Dec. 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.150
Jan. 2015 – Dec. 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.150
Jan. 2016 – Dec. 2016	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy written, in its prior term, as a PRP. 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.000
Jan. 2017 – Dec. 2017	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy written, in its prior term, as a PRP.	1.000

VI. MULTIPLIER FACTORS (Cont'd.)

NEWLY MAPPED POLICIES - MULTIPLIER FACTORS

TABLE 6C

Newly Mapped Policies effective January 1, 2018 through December 31, 2018		
Newly Mapped Effective Date	Eligible Transaction	Multiplier
Oct. 2008 – Dec. 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.325
Jan. 2015 – Dec. 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.325
Jan. 2016 – Dec. 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.150
Jan. 2017 – Dec. 2017	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy written, in its prior term, as a PRP. 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.000
Jan. 2018 – Dec. 2018	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy written, in its prior term, as a PRP.	1.000

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED MULTIPLIER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: NM-MULTIPLIER
UPDATE: REPLACEMENT
FORMAT: FIVE (5) CHARACTERS

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 04/01/2016 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU385010 ERROR TYPE: CRITICAL
ERROR MESSAGE: NEWLY MAPPED MULTIPLIER MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 04/01/2016 MUST REPORT 1.000 OR BLANK.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016,
MUST BE NUMERIC

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED MULTIPLIER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: NM-MULTIPLIER
UPDATE: REPLACEMENT
FORMAT: FIVE (5) CHARACTERS

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 04/01/2016 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL385020 ERROR TYPE: NON-CRITICAL
ERROR MESSAGE: NEWLY MAPPED MULTIPLIER IS NOT VALID FOR NON-PRP AND NON-NEWLY MAPPED
POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 04/01/2016 MUST REPORT 1.000 OR BLANK.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016 AND THE RISK RATING METHOD IS
NOT EQUAL TO '7' (PRP) OR 'R' (NEWLY MAPPED),

THE NEWLY MAPPED MULTIPLIER MUST BE 1.000 OR BLANK.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED MULTIPLIER

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 04/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL385030 ERROR TYPE: CRITICAL

ERROR MESSAGE: NEWLY MAPPED MULTIPLIER IS NOT VALID FOR PRP OR NEWLY MAPPED POLICIES.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 04/01/2016 MUST REPORT 1.000 OR BLANK.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016 AND THE RISK RATING METHOD IS '7' (PRP), THE NEWLY MAPPED MULTIPLIER MUST BE 1.000.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016, THE RISK RATING METHOD IS 'R' (NEWLY MAPPED) AND THE NEWLY MAPPED DATE IS ON OR AFTER 10/01/2008, OBTAIN THE NEWLY MAPPED MULTIPLIER (RELATED TO THE POLICY EFFECTIVE DATE AND REPORTED NEWLY MAPPED DATE) REFERENCED IN THE FLOOD INSURANCE MANUAL.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED MULTIPLIER

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 04/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL385040 ERROR TYPE: CRITICAL

ERROR MESSAGE: NEWLY MAPPED MULTIPLIER SUBMITTED BY WYO COMPANY DOES NOT EQUAL
THE NFIP CALCULATED NEWLY MAPPED MULTIPLIER.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016 AND THE
NEWLY MAPPED MULTIPLIER FOR THE TYPE OF POLICY DOES NOT EQUAL THE
NEWLY MAPPED MULTIPLIER CALCULATED BY NFIP, THE MULTIPLIER CANNOT
BE PROPERLY DETERMINED.

NOTE:

REFER TO THE FLOOD INSURANCE MANUAL NEWLY MAPPED/PRP SECTIONS TO DETERMINE
THE SPECIFIC MULTIPLIER FOR THE REPORTED POLICY.