




FEMA

W-23014

October 2, 2023

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

FROM: 
David Maurstad
Assistant Administrator
Federal Insurance Directorate

SUBJECT: NFIP Program Changes and Updated Guidance Effective
April 1, 2024

This memorandum provides notification of upcoming NFIP program changes and guidance updates being implemented by FEMA. FEMA will update the *NFIP Flood Insurance Manual* and the NFIP Pivot system to reflect the changes.

I. Program changes include the following:

- **First Floor Height (FFH):** For all buildings with a crawlspace including a subgrade crawlspace foundation (Building Diagram 8 or 9), whether Pre-FIRM or Post-FIRM and regardless of zone, the FFH is determined from the first floor above the crawlspace. This is effective for all policies with a policy effective date of April 1, 2024 and later.
- **Renewal Notice Updates:** The name of the renewal Final Notice has been changed to Expiration Notice and the content and requirements for the renewal notices have been updated. In addition, information about the Annual Increase Cap Discount will be required as applicable on the renewal notices. This change should be implemented as soon as possible, but no later than 6 months from the date of this bulletin or by April 1, 2024.
- **Community Rating System (CRS) Updates:** Every October and April there may be updates to the CRS class of a CRS community which can impact the CRS discount for NFIP policies within the community. For those communities in which a CRS discount is reduced, the policy premium may increase more than the annual premium increase cap at the first policy renewal after the CRS class change. Refer to [Community Rating System | FEMA.gov](https://www.fema.gov/community-rating-system) for more information about CRS.

II. Flood Insurance Manual Updates include the following:

- **Section 1 – Introduction**

- In Table 2, added two new appendices and relettered Definitions and Acronyms.
 - Appendix K: Documentation Requirements.
 - Appendix L: Guidance on Expiration of the NFIP.
 - Appendix M: Definitions and Acronyms.

- **Section 3 – How to Write**

- **First Floor Height**
 - Tables 14 and 15: Removed Pre-FIRM/Post-FIRM and zone distinctions in guidance for determining FFH for buildings with crawlspaces. Use the first floor above the crawlspace in all buildings with a crawlspace foundation type (Diagram 8 or 9).
 - Table 14: Incorporated guidance for mid-level entries.
 - Table 16: Added guidance for the new Section H of the Elevation Certificate.
- **Eligibility for a Floodproofing Discount, Table 18:** Added Zone B, C, D, or X for non-residential eligibility.
- **Building Replacement Cost Value (BRCV):** Clarified methods for documenting the BRCV for various occupancies.
- **Claims History:** Updated Prior NFIP Claims Rating Factor guidance (already in effect; previously published in Bulletin W-23001 dated March 10, 2023); added new Table 22 to describe requirements and documentation for mitigation actions.
- **Number of Floors in Building:** Specifically excluded mid-level entries from counting as a floor; also reflected in Condominium Tables 36, 37, 39, 40, and 41.
- **Methods for Insuring Condominiums, Table 35:** Directed users to Table 42 for optional methods to insure a townhouse or rowhouse condominium building.

- **Section 4 – How to Endorse**

- Table 7: Added reference under Documentation Requirements column for BRCV.

- **Section 5 – How to Renew**

- Changed “Final” Notice to “Expiration” Notice throughout the section.
- Table 1: Clarified the effects of a late payment on renewals with an Annual Increase Cap or other statutory discounts.
- Added new subsection 5.III.E., Renewal Requirements for Non-Residential Floodproofing Discount.

- **Section 6 – How to Cancel**
 - Cancellation Reason Code 4, Duplicate NFIP Policies: Provided an exception to the Conditions to indicate that if the policyholder has a Standard Flood Insurance Policy (SFIP) and a Group Flood Insurance Policy (GFIP), the GFIP becomes invalid upon the effective date of the SFIP.
- **Appendix B – Forms**
 - Incorporated the revised Dry Floodproofing Certificate for Non-Residential Buildings and the revised Elevation Certificate that has a new Section H to use for determining the FFH.
- **Appendix C – Quick Start Guide**
 - **First Floor Height Determination:** Updated guidance to include Section H of the Elevation Certificate and added the premium comparison note from Section 3. How to Write.
 - **Building Characteristics:** Number of Floors in Building: Added mid-level entries to the exclusions in determining the number of floors in a building.
- **Appendix F – Severe Repetitive Loss**
 - Updated guidance in Required Documentation and added Table 1. Mitigation Actions, Requirements, and Documentation.
- **Appendix I – Policyholder Communications**
 - Table 2: Provided truncation guidance for FFH elevation measurement on the Declarations Page.
 - Updated the Building Replacement Cost Value Notice to clarify the insurer's requirements for certain building occupancies.
 - Changed "Final" Notice to "Expiration" Notice; updated the Renewal and Expiration Notices content, along with their Documentation Requirements (Table 3).
- **Appendix J – Sample Scenarios**
 - Updated sample scenarios; added two non-residential building scenarios.
 - Added a reference to each sample scenario that the Loss Constant and Expense Constant are included in the full-risk premium (not applicable to provisionally rated).
- **Appendix K (New) – Documentation Requirements Guide**
 - Added new appendix to provide underwriting documentation requirements in a single place for easy reference.

- **Appendix L (New) – Guidance on Expiration of NFIP**

- Added new appendix to provide guidance on how to handle NFIP operations at the expiration of the NFIP. This guidance is different than previous expiration of the NFIP guidance and is effective for expirations of the NFIP that may occur on or after April 1, 2024.

III. Next Steps

Please refer to the attachments for additional information. FEMA will update guidance in the next *NFIP Flood Insurance Manual* (scheduled for April 2024) to reflect these changes.

Please direct any questions regarding these changes to NFIPUnderwritingMailbox@fema.dhs.gov.

Attachments: A–L

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ATTACHMENT A

**Updated Guidance for the NFIP Flood Insurance Manual
Section 1. Introduction**

Effective April 1, 2024

Revisions to 1.III. on page 1-6 of the October 2022 FIM

Table 2. Organization of the *NFIP Flood Insurance Manual continued*

TITLE	DESCRIPTION	HIGH-LEVEL CONTENT
Appendix K: Documentation Requirements	Provides underwriting documentation requirements in a single place for easy reference	
Appendix L: Guidance on Expiration of the NFIP	Provides guidance on how to handle NFIP operations at the expiration of the NFIP	I. New Contracts for Flood Insurance II. Implementation Guidance on the Expiration of the NFIP III. Frequently Asked Questions IV. Sample Policyholder Letter
Appendix M: Definitions and Acronyms	Definitions of specific NFIP terms and frequently used acronyms	I. Definitions II. Acronyms

ATTACHMENT B

**Updated Guidance for the NFIP Flood Insurance Manual
Section 3. How To Write**

Effective April 1, 2024

Revision to 3.I.A, on page 3-3 of the October 2022 FIM

Table 1. NFIP Rating Information *continued*

CATEGORIES	INFORMATION
General Rating Information	
Coverages and Deductibles	<ul style="list-style-type: none"> Maximum Coverage Limits Increased Cost of Compliance (ICC) Coverage Deductibles <p>Note: The premium is based on the cost per \$1,000 of coverage.</p>

Revisions to 3.II.C.4, starting on page 3-21 of the October 2022 FIM

4. First Floor Height**a. General Information**

The First Floor Height (FFH) **is** the height of the building's first lowest floor above the adjacent grade.

The FFH is determined by FEMA, or the policyholder has the option to provide an EC. If the policyholder provides an EC, FEMA's system **compares the premium using elevation information from the EC with the premium using FEMA-sourced FFH and elevation data. After this comparison, FEMA returns the lowest premium for the policyholder. Providing EC information will not increase a premium.**

Table 14 shows what floor the NFIP uses for the FFH measurement based on the foundation type selected.

The FFH is not used to determine the number of floors in the building. See Number of Floors in Building in Section 3, II.C.9.d for information about determining the number of floors.

3. How to Write

Table 14. First Floor Height Measurement by Foundation Type




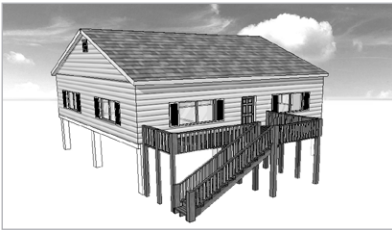




Foundation Type	EC Diagram Number	Floor Used for First Floor Height Measurement
 <p>Slab on Grade (Non-Elevated)</p>	1A, 1B, and 3	Use the first floor of the building. If the garage has been converted to living space, use the garage floor.
 <p>Slab on Grade with an attached garage (Non-Elevated)</p>		
 <p>Basement (Non-Elevated)</p>	2A, 2B, and 4	Use the first floor above the basement.
 <p>Elevated without Enclosure on Posts, Piles, or Piers</p>	5	Use the first elevated floor, including hanging floor if applicable.
 <p>Elevated with Enclosure on Posts, Piles, or Piers</p>	6	<p>Use the enclosure floor if:</p> <ul style="list-style-type: none"> • Pre-FIRM building (any zone); • In a Non-Special Flood Hazard Area; or • In Zone Unnumbered A, A99, AO, AR/AO or Unnumbered V. <p>Use the elevated floor or mid-level entry:</p> <ul style="list-style-type: none"> • Post-FIRM building; and • In Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE.

Table 14. First Floor Height Measurement by Foundation Type *continued*

Foundation Type	EC Diagram Number	Floor Used for First Floor Height Measurement
 <p>Elevated with Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)</p>	7	<p>Use the enclosure floor if:</p> <ul style="list-style-type: none"> • Pre-FIRM building (any zone); • In a Non-Special Flood Hazard Area; <i>or</i> • In Zones Unnumbered A, A99, AO, AR/AO or Unnumbered V. <p>Use the elevated floor or mid-level entry:</p> <ul style="list-style-type: none"> • Post-FIRM building; <i>and</i> • In Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE.
 <p>Crawlspace (Elevated Crawlspace)</p>	8	Use the first floor above the crawlspace.
 <p>Subgrade Crawlspace</p>	9	Use the first floor above the crawlspace.

3. How to Write

b. FEMA Determined FFH

FEMA will determine a FFH value using application information and various datasets.

c. Elevation Certificate/Land Survey

The policyholder can optionally provide an EC (or land survey completed by a licensed engineer) to provide data for a FFH value **by using Sections C, E or H of the NFIP EC form**. Tables 15 and 16 show the steps to take when completing the FFH Determination portion of the Application Form as well as how to determine the elevations to use when calculating the FFH. All ECs and land surveys must be certified and accompanied by photographs. See **Subsection 4.d.i** Documentation Required below for additional documentation requirements.

i. Using Section C of the NFIP EC Form to Determine FFH

A policyholder may provide an EC with Section C completed by a licensed surveyor, architect, or engineer.

- NFIP requires the LAG and diagram number for all new business.
- Conversion of elevation datums is not required for rating purposes but the elevations must be the same datum.
- The policyholder or policyholder's representative must return the EC to the surveyor, engineer, architect, or community official completing the form to provide missing information in any part of Section A or C of the EC.
- The building elevation information contained in Section C (Survey Required) appears in feet, except in Puerto Rico, where it appears in meters. Before calculating the elevation difference, convert all metric elevation measurements to feet (1 m = 3.28084 ft.).
- Item C2.a of the EC may remain blank if the surveyor, engineer, or architect cannot gain access to the crawlspace to obtain the elevation of the crawlspace floor. Preparers should enter the estimated measurements in the comments area of Section D.

Table 15 shows the elevation in Section C of the NFIP EC form (see Appendix B: Forms) to report as the Lowest Floor Elevation (LFE).

Table 15. Completing the Application Form Using Section C of the Elevation Certificate (EC)

STEP	GUIDANCE
1.	Enter the EC date.
2.	Enter the Building Diagram Number (Item A7 of the EC).
3.	Enter the LAG (Item C2.f of the EC).
4.	Enter the LFE. See below for guidance.
Determine the Lowest Floor Elevation (LFE) Using Section C of the EC	
EC Diagram Number and Scenario	Elevation to Report as the LFE

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STEP	GUIDANCE
EC Diagram Number: 1A, 1B, 3 or 5 Scenario: Non-elevated building on slab or elevated without an enclosure.	$C2.a = LFE$ <i>If C2.a is not provided C2.c can be used:</i> Add 1 foot to C2.c (for both residential and non-residential buildings). $C2.c + 1 = LFE$
EC Diagram Number: 2, 2B, or 4 Scenario: Non-elevated building with basement.	$C2.b = LFE$ <i>If C2.b is not provided 8 feet can be added to C2.a:</i> Add 8 feet to C2.a. $C2.a + 8 = LFE$
EC Diagram Number: 6 or 7 Scenario: Elevated building with an enclosure and <ul style="list-style-type: none"> Is Pre-FIRM (in any zone); or In a Non-Special Flood Hazard Area; or In Zone Unnumbered A, A99, AO, AR/AO or Unnumbered V. 	$C2.a = LFE$ <i>If C2.a is not provided C2.c can be used:</i> Add 1 foot to C2.c (for both residential and non-residential buildings). $C2.c + 1 = LFE$
EC Diagram Number: 6 or 7 Scenario: Elevated building with an enclosure and <ul style="list-style-type: none"> Is Post-FIRM; and In Zone A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE. 	$C2.b = LFE$ <i>If C2.b is not provided C2.c can be used:</i> Add 1 foot to C2c (for both residential and non-residential buildings). $C2.c + 1 = LFE$
EC Diagram Number: 8 or 9 Scenario: Building with a crawlspace or subgrade crawlspace.	$C2.b = LFE$
5.	Enter the FFH in feet. The FFH is the difference between the LAG and LFE.

ii. Using Section E or H of the NFIP EC Form to Determine First Floor Height

Prior to the addition of the new Section H to the EC, guidance allowed the use of Section E for FFH. However, if using the new NFIP EC form, FEMA recommends using the new EC Section H for FFH for all flood zones. Use Section E if the building is located in Zone AO, Zone AR/AO or Zone A (without BFE) and the Certificate is being completed to document compliance with local floodplain management requirements, or it may still be used to determine the FFH using older ECs. These sections can be completed by the property owner, owner's authorized representative, or local floodplain management official.

Table 16. Completing the Application Form Using Section E or H of the Elevation Certificate (EC)

STEP	GUIDANCE
1.	Enter the EC date.
2.	Enter the Building Diagram Number (Item A7 of the EC).
3.	Enter the FFH. See below for guidance.
Determine the FFH Using Section E or H of the EC	

3. How to Write

STEP	GUIDANCE	
	EC Diagram Number and Scenario	Field to Report as the FFH
	EC Diagram Number: 1A, 1B, 3 or 5 Scenario: Non-elevated building on slab or elevated without an enclosure.	Section E: E1.b = FFH Section H: H1.a = FFH
	EC Diagram Number and Scenario	Field to Report as the FFH
	EC Diagram Number: 2, 2B, or 4 Scenario: Non-elevated building with basement.	Section E: E2 = FFH Section H: H1.b = FFH
	EC Diagram Number: 6 or 7 Scenario: Elevated building with an enclosure <i>and</i> <ul style="list-style-type: none"> Is Pre-FIRM (in any zone); In a Non-Special Flood Hazard Area; or In Zone Unnumbered A, A99, AO, AR/AO or Unnumbered V. 	Section E: E1.b = FFH Section H: H1.a = FFH
	EC Diagram Number: 6 or 7 Scenario: Elevated building with an enclosure <i>and</i> <ul style="list-style-type: none"> Is Post-FIRM; <i>and</i> In Zone A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE. 	Section E: E2 = FFH Section H: H1.b = FFH
	EC Diagram Number: 8 or 9 Scenario: Building with a crawlspace or subgrade crawlspace.	Section E: E2 = FFH Section H: H1.b = FFH

d. Additional Information on Elevation Certificates or Land Surveys

i. Documentation Required

- EC or survey signed by a licensed surveyor.
 - The surveyor, engineer, or architect must sign and include their identification number or seal in Section D or on the land survey.
 - A building official, a property owner, or an owner's representative may provide the EC for **Zone AO, Zone AR/AO, and Zone A (without Base Flood Elevation)** by completing Section E. The property owner or owner's representative must complete Section F when they prepare the EC.
 - A building official, a property owner, or an owner's representative may provide the EC for all flood zones by completing Section H. The property owner or owner's representative must complete Section I when they prepare the EC.
- Photographs that show the front and rear of the building, including the building foundation type.
 - Photograph Requirements:

3. How to Write

- > A minimum of two clear/legible photographs that show the front and back of the building.
- > Photographs must **confirm the current building description as described on the policy.**
- > **Color photographs are preferred.**
- Building under construction:
 - > Photographs are not required when the building is under construction.
 - > A revised EC or survey based on finished construction elevations with photographs is required when the construction is complete.

ii. Other Elevation Information

- Existing documentation containing elevation information (for example, an older EC form, or surveyor letterhead) may transfer to Section C or **H** of the EC.
 - If Section C is completed, only a local official authorized by law or ordinance to administer the community's floodplain management ordinance may complete this transaction.
 - The official must certify the information and provide a statement documenting the transfer of information in Section G of the EC.
- In CRS communities, building elevation information and certificates may be available through the community.
- **Fields not applicable to the surveyed property should be marked as N/A (not applicable).**
- **The building elevation information on the EC generally appears in feet, except in Puerto Rico, where it appears in meters. Before calculating the elevation difference, convert all metric elevation measurements to feet (1 m = 3.28084 ft.).**

e. First Floor Height Used

The final two fields of the FFH Determination portion of the Application Form are completed by FEMA's system when the quote is returned to the insurer.

- **FFH Used (In Feet).** FEMA's system will **enter the FFH value used** for rating purposes.
- **Method Used to Determine FFH.** FEMA's system will enter either FEMA Determined or Elevation Certificate depending on which **source** returned the more favorable value.

Note: When EC information is provided, FEMA's system compares the premium using elevation information from the EC with the premium using FEMA-sourced **FFH and** elevation data. After this comparison, FEMA returns the lowest premium for the policyholder. Providing EC information will not increase a premium.

Revision to 3.II.C.6.b, Table 18 on page 3-30 of the October 2022 FIM

Type	Eligibility Criteria	Notes
Non-Residential	<p>Floodproofing a Non-Residential Building may qualify the policy for a floodproofing discount if all the following apply:</p> <ul style="list-style-type: none"> The building's foundation type is Slab on Grade (Non-Elevated) or Basement (Non-Elevated); The building is located in zone A1-A30, AE, AR, AR Dual, AO, AH, A with a BFE, B, C, X or D; The building is in any participating NFIP community; <i>and</i> For buildings located in zone A1-A30, AE, AR, AR Dual, AO, AH, A with a BFE, a registered professional engineer or architect certifies that the building is floodproofed to at least one foot above the BFE. For buildings located in zone B, C, X or D, a registered professional engineer or architect certifies that the building is floodproofed to at least two feet above the natural Highest Adjacent Grade (HAG). 	<ul style="list-style-type: none"> The insurer must submit the required floodproofing documentation listed below so FEMA can determine eligibility for a floodproofing discount. The insurer must email the documentation to NFIPUnderwritingMailbox@fema.dhs.gov. If the policy is issued without the floodproofing discount and FEMA approves the floodproofing discount, then the insurer must endorse the policy to reflect the premium change. Use the Floodproofing Certificate date in place of the EC date on the Application. The insurer must validate floodproofing documentation annually. If the building is properly floodproofed, FEMA will consider the floodproofed floor for FFH purposes. (Reported as FEMA Adjusted Floor Height.) <p>See Renewal Requirements for Non-Residential Floodproofing Discount in Section 5, III.E for additional information.</p>

Revision to 3.II.C.7.a, on page 3-32 of the October 2022 FIM

1. Replacement Cost Value

Replacement cost value information such as square footage and Building Replacement Cost Value (**BRCV**) apply to building coverage only and is not required for contents-only policies.

a. Square Footage

FEMA uses square footage as one of the variables to determine **BRCV**. For certain building occupancies (see [Subsection 7.b.ii](#) below), the documentation requirements depend on the building's square footage total.

Addition to 3.II.C.7.b, starting on page 3-32 of the October 2022 FIM

b. Building Replacement Cost Value

BRCV is the cost to replace the building or unit (including, for a building, the cost of the foundation). The ratio of building coverage selected to **BRCV** is a rating factor. The **BRCV** used for rating does not affect the building replacement cost determined at time of loss.

The **BRCV** used for rating has no bearing on the amount of coverage a policyholder can select. However, if a policyholder selects building coverage above the **BRCV** (as determined by FEMA or provided to FEMA), then the building coverage amount selected by the policyholder will be used as the **BRCV** in determining the premium.

i. **Occupancy Type: Single-Family Home, Residential Manufactured/Mobile Home, Residential Unit, and Two-to-Four Family Building**

FEMA will determine **BRCV** for the building or unit by using Application Form data and insurance industry data connected with the property address. If FEMA is unable to determine the **BRCV**, the insurer must obtain the **BRCV** for the building or unit (including, for a building, the cost of the foundation) based on appraisals commonly used in the insurance industry, report it on the Application Form. FEMA reassesses its determination of **BRCV** at every renewal.

ii. **Occupancy Type: Other Residential Building, Non-Residential Building, Non-Residential Manufactured/Mobile Building, Non-Residential Unit**

FEMA will not determine the **BRCV** for these building occupancies. The insurer must obtain the **BRCV** for the building or unit (including the cost of the foundation). The **BRCV** may be obtained by using common industry practices. The insurer must review (and update if any changes) the **BRCV**. The method or documentation used to determine the **BRCV** must be maintained in the policy underwriting file by the insurer. The insurer must validate the **BRCV** information at least every 3 years. See the sample **BRCV** notification letter in Appendix I: Policyholder Communications.

Supporting **BRCV** method or documentation is not required if:

- The building occupancy is Non-Residential Manufactured/Mobile Building;
- The building description is either Storage/Tool Shed or Detached Garage; or
- The building or unit's square footage is less than 1,000 square feet.

iii. *Occupancy Type: Residential Condominium Building*

FEMA will not determine the BRCV for this building occupancy. The insurer must obtain BRCV of the building or unit (including the cost of the building's foundation) based on appraisals commonly used in the industry. The documentation used to determine the BRCV must be maintained in the policy underwriting file by the insurer.

- The insurer must maintain supporting documentation of the BRCV. Supporting documentation must include a recent appraisal stating the value of the building and its foundation on a BRCV basis to meet this requirement.
- The insurer must validate the BRCV information at least every 3 years. See notice requirements and a sample version in Appendix I: Policyholder Communications.

Revisions to 3.II.C.8.a–d, starting on page 3-33 of the October 2022 FIM

8. Claims History

The claims history used is the history of NFIP claim payments for loss or damage to insured property (**building and contents**) directly caused by a flood. The claims history applies to a building's property address and **is not associated with** the policyholder or building owner. **NFIP claims history can impact the premium of a policy by the Prior NFIP Claims Rating Factor or through a Severe Repetitive Loss (SRL) Rating Factor for SRL properties.**

a. Prior NFIP Claims Rating Factor

FEMA incorporates a Prior NFIP Claims Rating Factor on buildings with two or more claims. FEMA counts NFIP claims with a date of loss of April 1, 2023 or later into the Prior NFIP Claims Rating Factor which is used in determining an NFIP premium.

The Prior NFIP Claims Rating Factor **excludes** the following claim types:

- **Claims with a date of loss prior to April 1, 2023;**
- **Increased Cost of Compliance (ICC) claims;**
- **Closed Without Payment (CWOP); and**
- **Loss Avoidance Claims.**

Claims with dates of loss within 10 days of each other will be counted as one claim.

See **Tables 20 and 21** for guidance on how the Prior NFIP Claims Rating Factor is applied.

Table 20. Applying the Prior NFIP Claims Rating Factor

TOPIC	GUIDANCE
Implementation of the Prior NFIP Claims Rating Factor	The Prior NFIP Claims Rating Factor is determined on the effective date of the next policy renewal term following the date of loss of the second claim.
Date of Loss	The Prior NFIP Claims Rating Factor is the number of NFIP claims with a date of loss of April 1, 2023 or later. Note: Claims with dates of loss within 10 days of each other will be counted as one claim.
10-Year Window	The Prior NFIP Claims Rating Factor is the number of NFIP claims with loss dates that are within 10 years of the policy effective date.

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Table 21. Policy with Prior NFIP Claims Example

	Policy Effective Date	9/1/2023	9/1/2024	9/1/2025	9/1/2026	9/1/2027	9/1/2028	9/1/2029	9/1/2030	9/1/2031	9/1/2032	9/1/2033	9/1/2034	9/1/2035	9/1/2036	9/1/2037
Claims Date of Loss	4/1/2023															
	1/1/2025															
	6/1/2026															
	1/1/2034															
Total Number of Prior NFIP Claims		1	1	2	3	3	3	3	3	3	3	2	3	2	1	1
Does It Impact the Premium?		No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No

b. Severe Repetitive Loss Property

FEMA designates as Severe Repetitive Loss (SRL) any NFIP-insured building:

- That has incurred flood-related damage for which four or more separate claims payments have been made, with the amount of each claim (including building and contents payments) exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or
- For which at least two separate claims payments (building payments only) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the building.

In both instances, at least two of the claims must be within 10 years of each other, and claims made within 10 days of each other will be counted as one claim. In determining SRL status, FEMA considers the loss history since 1978, or from the building's construction if it was built after 1978, regardless of any changes in the ownership of the building. **A building designated as SRL may receive an SRL Rating Factor applied to the premium.**

Please see Appendix F: Severe Repetitive Loss Properties for additional information on SRL properties, including the Special Direct Facility that services SRL properties and how to correct or update a **building's** SRL designation.

c. Prior NFIP Claims Rating Factor and SRL Rating Factor

FEMA will not apply both the Prior NFIP Claims Rating Factor and the SRL Rating Factor on the same policy. FEMA will compare the impact of the Prior NFIP Claims Rating Factor and the SRL Rating Factor and apply whichever results in a higher premium.

Use of the Prior NFIP Claims Rating Factor does not impact the building's SRL designation or policy servicing with the Special Direct Facility.

Note: The Prior NFIP Claims Rating Factor and the SRL Rating Factor do not apply to provisionally rated policies.

d. Resetting the Prior NFIP Claims History

If the policyholder believes that the number of claims used in applying the Prior NFIP Claims Rating Factor is inaccurate, **the policyholder may submit a request to FEMA**

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to review. The policyholder may also request that FEMA update the property's claims history if mitigation has occurred to reduce its future flooding potential.

i. Correcting an Invalid Claim History Association

Documentation that may be required to correct or update a property's claims history includes:

- Incorrectly linked addresses and/or losses; or
- A second address added to a Property Locator Record.

ii. Mitigation Actions Used to Reset the Prior NFIP Claims History

NFIP policyholders and property owners can mitigate their property to potentially reduce flood risk and remove the SRL designation and NFIP Prior Claims Rating Factor from their property and policy rating. Mitigation actions include building elevation, non-residential floodproofing, building /removal/ relocation, building demolition, flood control or stormwater management project, or machinery and equipment elevation. Table 22 shows the requirements and supporting documentation for each mitigation action.

Table 22. Mitigation Actions, Requirements, and Documentation

Mitigation Action	Requirements	Documentation
Elevating a Building	<ul style="list-style-type: none">• If the building is located in a Special Flood Hazard Area with a Base Flood Elevation (BFE), the building's Lowest Floor Elevation (LFE) must be elevated at least 2 feet above the BFE at the time of mitigation.• If the building is located in a Special Flood Hazard Area without a BFE (i.e., unnumbered A or V flood zone) or outside the Special Flood Hazard Area (i.e., B, C, X, or D flood zone), the building's LFE must be elevated at least 2 feet above the Highest Adjacent Grade (HAG).• If the building is located in an AO flood zone, the building's LFE must be elevated at least 3 feet above the HAG.	<ul style="list-style-type: none">• NFIP Elevation Certificate• Proper flood openings information• Clear photos of the building's exterior
Floodproofing (Non-Residential)	<ul style="list-style-type: none">• The non-residential building must be floodproofed to at least 2 feet above the BFE.• The non-residential building must be floodproofed to at least 3 feet above the HAG if there is no BFE.	<ul style="list-style-type: none">• NFIP Floodproofing Certificate for Non-residential Structures• Clear photos of the building's exterior

Table 22. Mitigation Actions, Requirements, and Documentation *continued*

Mitigation Action	Requirements	Documentation
Flood Control/ Stormwater Management Project	<ul style="list-style-type: none"> • If the building is mitigated as a result of a flood control or storm water management project, information must be provided to demonstrate how the mitigation performs. • For the purposes of SRL designation or the NFIP Prior Claims Rating Factor, levees are not considered flood control or stormwater management. Levee information is included in the NFIP rating methodology. 	<ul style="list-style-type: none"> • A description of the project and how the mitigation performs • A letter from the community official and supporting documentation
Building Removed and Relocated	<ul style="list-style-type: none"> • The building was removed and relocated from the property to another location. 	<ul style="list-style-type: none"> • Description of the project • Clear photos of the location from which the building was removed/relocated and photos of the building at the new location • If the building was removed and relocated by the community, a letter from the community official • Other documentation to confirm the building's new location
Building Demolition	<ul style="list-style-type: none"> • The building was demolished or removed. 	<ul style="list-style-type: none"> • Demolition permit • If the building was acquired and demolished/removed by the community, a letter from the community official is required • Clear photos of the property where the building was demolished
Elevation of Machinery and Equipment	<ul style="list-style-type: none"> • A prior claim was due to damage to machinery and equipment only; and • The covered machinery and equipment has since been elevated to at least the building's FFH (the height of the first lowest floor above the adjacent grade, measured in feet). 	<ul style="list-style-type: none"> • A description of the prior damage to machinery and equipment • A description of the mitigation (elevation) of the machinery and equipment • A letter from the community official certifying the elevation of machinery and equipment • Clear photos showing the elevation of the machinery and equipment

Required documents should be sent via email to: NFIPUnderwritingMailbox@fema.dhs.gov. For more information, refer to https://www.fema.gov/sites/default/files/documents/fema_applying-prior-claims-history-reset-factsheet.pdf.

3. How to Write

FEMA notifies the policyholder and agent of record regarding the **documentation** review results when completed. If FEMA agrees to correct or update the property's claims history, FEMA will reevaluate the Prior NFIP Claims Rating Factor **and SRL designation**. If FEMA determines that the building was brought into compliance with NFIP minimum floodplain management standards, then FEMA will reset the prior claims count to zero at the next renewal **for both the Prior NFIP Claims Rating Factor and SRL designation**.

iii. Claims after Mitigation Action

If a property reports a claim after one of the above mitigation actions was completed, the property will be designated SRL again. The count for the Prior NFIP Claims Rating Factor will be based on the number of losses after the mitigation action.

If it can be demonstrated that the claim after a mitigation action was substantially reduced as a result of the mitigation, FEMA may not count the claim towards the Prior NFIP Claims Rating Factor.

Revision to 3.II.C.9.d, on page 3-38 of the October 2022 FIM

d. Number of Floors in Building

Determine the building's number of floors based on the number of floors above the ground, excluding **mid-level entries**, enclosures or basements (finished or unfinished), crawlspaces (on grade or subgrade) and attics (if not used for living space). For example, a building with a basement and one floor above the ground is rated as having one floor. Likewise, an elevated building with an enclosure (either compliant or non-compliant) and one additional floor above that is rated as having one floor. Indicate the total number of floors in the building even if the policy covers only an individual unit.

Revision to 3.III.A.1 on page 3-52 of the October 2022 FIM

Table 35. Methods for Insuring Condominiums

SCENARIO	POLICY FORM
#1 – Condominium Association Coverage for Residential Condominium Building	<p>Use the RCBAP Form to insure a residential condominium building and contents owned by the condominium association. The condominium association must be named as the policyholder.</p> <ul style="list-style-type: none"> • Building Occupancy: Residential Condominium Building • Building Description: Entire Residential Condominium Building • See Table 42 for optional insuring methods for a Townhouse or Rowhouse.

Revisions to 3.III.A.2, on page 3-55 of the October 2022 FIM

Table 36. Condominium Association Coverage for Residential Condominium Association Building (Scenario #1) *continued*

TOPIC	GUIDANCE
Structural Variables	
Number of Floors in Building	Determine the building's number of floors based on the number of floors above the ground, excluding mid-level entries , enclosures or basements (finished or unfinished), crawlspaces (on grade or subgrade) and attics (if not used for living space).
Building Replacement Cost Value (BRCV)	<p>FEMA will not determine the BRCV for this building occupancy.</p> <ul style="list-style-type: none"> The insurer must obtain BRCV of the building (including the cost of the building's foundation) based on appraisals commonly used in the industry. The documentation used to determine the BRCV must be maintained in the policy underwriting file by the insurer. The insurer must maintain supporting documentation of the BRCV. Supporting documentation must include a recent appraisal stating the value of the building and its foundation on a Replacement Cost Value basis to meet this requirement. The insurer must validate the BRCV information at least every 3 years. See notice requirements and a sample version in Appendix I: Policyholder Communications.

Revision to 3.III.A.3, on page 3-59 of the October 2022 FIM

Table 37. Residential Unit Owner Coverage in Residential Condominium Building (Scenario #2) *continued*

TOPIC	GUIDANCE
Structural Variables	
Building Replacement Cost Value	FEMA will determine BRCV for the unit by using Application Form data and industry data connected with the property address. If FEMA is unable to determine the BRCV , the insurer must obtain the BRCV for the unit based on appraisals commonly used in the industry, and report it on the Application Form. FEMA reassesses its determination of BRCV at every renewal.
Number of Floors in Building	Indicate the total number of floors in the building even though the policy covers only an individual unit. Determine the building's number of floors based on the number of floors above the ground, excluding mid-level entries , enclosures or basements (finished or unfinished), crawlspaces (on grade or subgrade) and attics (if not used for living space).

Revision to 3.III.A.4, on page 3-62 of the October 2022 FIM

Table 39. Residential Unit Owner Coverage in Non-Residential Condominium Building (Scenario #3) *continued*

TOPIC	GUIDANCE
Structural Variables	
Building Replacement Cost Value (BRCV)	FEMA will determine BRCV for the unit by using Application Form data and industry data connected with the property address. If FEMA is unable to determine the BRCV , the insurer must obtain the BRCV for the unit based on appraisals commonly used in the industry, and report it on the Application Form. FEMA reassesses its determination of BRCV at every renewal.
Number of Floors in Building	Indicate the total number of floors in the building even though the policy covers only an individual unit. Determine the building's number of floors based on the number of floors above the ground, excluding mid-level entries , enclosures or basements (finished or unfinished), crawlspaces (on grade or subgrade) and attics (if not used for living space).

Revisions to 3.III.A.5, on page 3-65 of the October 2022 FIM

Table 40. Condominium Association Coverage for Non-Residential Condominium Building (Scenario #4) *continued*

TOPIC	GUIDANCE
Structural Variables	
Number of Floors in Building	Determine the building's number of floors based on the number of floors above the ground, excluding mid-level entries , enclosures or basements (finished or unfinished), crawlspaces (on grade or subgrade) and attics (if not used for living space).
Building Replacement Cost Value (BRCV)	<ul style="list-style-type: none"> The Insurer must obtain the BRCV (including the cost of the buildings foundation) based on commonly used industry practices. Supporting BRCV documentation is not required if: <ul style="list-style-type: none"> The building description is either Storage/Tool Shed or Detached Garage; or The building's square footage is less than 1,000 square feet. The insurer must validate the BRCV information at least every 3 years. See notice requirements and a sample version in Appendix I: Policyholder Communications.

Revisions to 3.III.A.6, on page 3-68 of the October 2022 FIM

Table 41. Non-Residential Unit Owner Coverage in Residential or Non-Residential Condominium (Scenario #5) *continued*

TOPIC	GUIDANCE
Structural Variables	
Foundation Type & First Floor Height	The general guidance applies since even if the unit is not on the first floor the NFIP is still interested in the entire building's foundation and height above ground elevation. See the Foundation Type and First Floor Height headings under General Rating Information above.
Building Replacement Cost Value (BRCV)	<ul style="list-style-type: none"> The Insurer must obtain the BRCV for the unit based on commonly used industry practices. Supporting BRCV documentation is not required if: <ul style="list-style-type: none"> The building description is either Storage/Tool Shed or Detached Garage; or The building's square footage is less than 1,000 square feet. The insurer must update the BRCV information at least every 3 years. See notice requirements and a sample version in Appendix I: Policyholder Communications.
Number of Floors in Building	Indicate the total number of floors in the building even though the policy covers only an individual unit. Determine the building's number of floors based on the number of floors above the ground, excluding mid-level entries , enclosures or basements (finished or unfinished) , crawlspaces (on grade or subgrade), and attics (if not used for living space).

ATTACHMENT C

**Updated Guidance for the NFIP Flood Insurance Manual
Section 4. How to Endorse**

Effective April 1, 2024

Addition to 4.III.I, Table 7, on page 4-13 of the October 2022 FIM

Table 7. Examples of Other Premium-Bearing Endorsements *continued*

Endorsement Scenario	Documentation Requirements	Exempt From 18% Cap On Annual Rate Increases	Endorsement Form Reason For Change Options (Select from the options below)	Endorsement Form Type Of Change Options (Select Premium Change and the option specified below)
Building Replacement Cost Value (BRCV)	See the Building Replacement Cost Value heading in Section 3: How to Write for additional information.		<ul style="list-style-type: none"> • Building Information 	<ul style="list-style-type: none"> • Rating Adjustment • Rating Correction

ATTACHMENT D

**Updated Guidance for the NFIP Flood Insurance Manual
Section 5. How to Renew**

Effective April 1, 2024

Revisions to 5.I, Table 1, on page 5-1 of the October 2022 FIM

Table 1. General Renewal Information

SUBJECT	GUIDANCE
Policy Terms	<ul style="list-style-type: none"> The Standard Flood Insurance Policy (SFIP) contract is for one year only. All policies expire at 12:01 a.m. on the last day of the one-year policy term. A new policy term and new contractual agreement between the policyholder and the insurer begins when an expiring policy renews.
Rating Plan	<ul style="list-style-type: none"> All policies renew using the rating plan and Community Rating System (CRS) discounts in effect on the policy renewal effective date.
Premium Payment	<ul style="list-style-type: none"> The insurer must receive the total amount due to renew the policy at the coverage amount offered on the renewal bill. Paying the premium late, 30 days or more after the expiration date of the policy, causes a lapse in coverage that may result in the loss of Statutory Discounts including the Annual Increase Cap. A new application is required and the policy will be rated based on the full-risk premium (see the Statutory Discounts heading in Section 3: How to Write). All references to days are calendar days, not business days.
Severe Repetitive Loss (SRL) Properties	<ul style="list-style-type: none"> The NFIP Special Direct Facility, operated by NFIP Direct, processes the policy renewals for SRL properties (see Appendix F: SRL Properties for more information).

Revisions to 5.II.A, on page 5-1 of the October 2022 FIM

II. Renewal Process**A. Starting the Renewal Process**

Before generating the Renewal Notice, the insurer must send the policy number, along with any changes to policy information, to FEMA. FEMA will provide the premium options for the policy renewal. The premium amount(s) may reflect updates to certain rating variables, such as the Building Replacement Cost Value (**BRCV**) (see Section 3: How to Write for information on rating variables). The insurer should request the renewal quote no sooner than 90 days before the policy expiration date.

All renewals will increase or decrease to their full-risk premium, subject to the statutory caps on annual increases.

Revisions to 5.II.A.3, on page 5-2 of the October 2022 FIM

3. Expiration Notice

If the insurer does not receive the premium payment by the policy expiration date, it must send an **Expiration** Notice, on the policy expiration date, to all parties listed on the prior policy declarations page.

The **Expiration** Notice must include the same information printed on the Renewal Notice and state that coverage has expired. See detailed **Expiration** Notice requirements in Appendix I: Policyholder Communications.

Lender Protection

Coverage will continue for lenders listed on the declarations page for 30 days from the date the **Expiration** Notice was sent, as required under the Mortgage Clause of the SFIP (see Appendix A: Policy).

Therefore, the following requirements apply:

- The **Expiration** Notice to the lender must indicate that coverage will terminate if the premium is not received within this 30-day period.
- The insurer must be able to reproduce copies of the **Expiration** Notice to the mortgagee.
- The insurer must have processes in place to verify when the **Expiration** Notice was sent.

Revisions to 5.II.B, on page 5-2 of the October 2022 FIM

B. Renewal Notification Requirements

Table 2 below summarizes renewal notification requirements.

Table 2. Renewal Notification Requirements

Notice Type	Payor	All Other Parties Listed on the Declarations Page
Renewal Notice	Insurer sends the Renewal Notice for payment at least 45 days before the policy expiration date.	Insurer sends a copy of the Renewal Notice at least 45 days before the policy expiration date.
Expiration Notice	Insurer sends the Expiration Notice on the policy expiration date.	Insurer sends a copy of the Expiration Notice on the policy expiration date.
Policy Declarations Page	Insurer sends the policy declarations page after receiving payment.	Insurer sends the policy declarations page after receiving payment.

Revision to 5.III.A, on page 5-4 of the October 2022 FIM

A. Renewal by Application or Recertification Questionnaire

If the insurer does not have all the updated policy information required to calculate the renewal premium, it may not generate a Renewal Notice until it obtains the information through an Application Form or Recertification Questionnaire submitted by the agent.²

No less than 45 days before policy expiration, the insurer must notify any lender listed on the declarations page of the requirement for renewal by use of an Application Form or Recertification Questionnaire. On the expiration date, the insurer must send the **Expiration** Notice to the payor and all parties listed on the prior policy declarations page.

Revision to 5.III.B, on page 5-5 of the October 2022 FIM

B. Nonrenewal

The insurer may not renew a policy for an ineligible risk.

If a property becomes ineligible for coverage during a policy term, the insurer may not generate a Renewal Notice or renew the policy. Examples of such situations include, but are not limited to:

- The NFIP suspended the community in which the building is located.
- A state or local authority declared the property in violation of its floodplain management regulations (a Section 1316 property).
- A structure that no longer meets NFIP eligibility requirements (see the Building Eligibility heading in Section 2: Before You Start).

On the expiration date, the insurer must notify all parties listed on the prior policy declarations page of the non-renewal by sending an **Expiration** Notice.

If the insurer discovers that the property was not eligible for coverage at time of application, see Reason Code 06 in Section 6: How to Cancel for additional guidance.

Note: A policy may not renew with provisional rates. FEMA highly recommends that the insurer endorse the policy to a rating engine rate within 60 days of the Application Form submission.

Addition to 5.III, on page 5-6 of the October 2022 FIM

E. Renewal Requirements for Non-Residential Floodproofing Discount

Non-residential floodproofing requires submission of a comprehensive inspection and maintenance plan for the entire dry floodproofing system and a flood emergency plan. These plans ensure that the system components, measures, materials, and equipment required for the system to function as intended are inspected and maintained.

The insurer must provide FEMA the following floodproofing documentation annually, so FEMA can determine continued eligibility for a floodproofing discount:

- **Inspection and Maintenance Plan Update** – The update must include the date of the reinspection, details of what was reinspected and the signature of the individual completing the reinspection.
- **Flood Emergency Plan Update** – The update must include a statement confirming conduct of the annual drill and training program and showing the date the flood emergency plan was reviewed and updated with the signature of the individual completing the inspection.

The updated documentation must be submitted to NFIPUnderwritingMailbox@fema.dhs.gov at least 120 days prior to the renewal effective date for all non-residential renewals receiving a floodproofing discount.

If FEMA does not receive updates to the Inspection and Maintenance Plan and the Flood Emergency Plan, the policy cannot be renewed with the FEMA adjusted FFH.

ATTACHMENT E

**Updated Guidance for the NFIP Flood Insurance Manual
Section 6. How to Cancel**

Effective April 1, 2024

Revisions to 6.II,C on page 6-5 of the October 2022 FIM

C. Duplicate Coverage

Reason Code 04	Duplicate NFIP policies ⁵
Conditions	<p>Duplicate Policies with Same Policyholder</p> <p>If the same policyholder has more than one policy covering the same building, contents, or both, then the insurer must cancel the policy with the later effective date. The policy with the earlier effective date will continue.</p> <p>However, if both policies have the same policy effective date, the policyholder may choose which policy will remain in effect.</p> <p>Notwithstanding the above, the insurer may cancel the policy with the earlier effective date for one of the following reasons:</p> <ul style="list-style-type: none"> • Cancellation of the earlier policy to establish a common expiration date with other insurance coverage for the same building (see Reason Code 03). • Cancellation of a Dwelling Form policy with only building coverage on a residential condominium unit that is also insured by a Residential Condominium Building Association Policy (RCBAP) on the building that was issued at the maximum limit for building coverage (see Reason Code 10). • The policy with the earlier effective date expired more than 30 days before the cancellation request. <p>Exception: If the policyholder has a Standard Flood Insurance Policy (SFIP) and a Group Flood Insurance Policy (GFIP), the GFIP becomes invalid upon the effective date of the SFIP.</p> <hr/> <p>Duplicate Policies with Different Policyholders</p> <p>If different policyholders have more than one policy covering the same building, the building owner must choose which policy to keep and the building owner must be named as a policyholder. For example, if a tenant purchased building coverage, the insurer must either remove the building coverage from the policy, endorse the policy to add the building owner as a policyholder, or cancel the policy.</p>
Cancellation Effective Date	<p>Consistent with the guidance above, the cancellation effective date will be either:</p> <ul style="list-style-type: none"> • If the duplicate policies have the same effective date, then the effective date of the policy the insured chooses to cancel; or • If the duplicate policies have different effective dates, then the effective date of the later policy. <p>This does not apply to a GFIP which becomes invalid upon the effective date of the SFIP.</p> <p>Note: If the premiums for the two policies differ, the insurer must verify that the rating of the policy that will remain in effect is correct.</p>

5. 44 CFR Part 61, Appendix A(1)-(3), VIII.D.3; 44 CFR § 62.5(e)

ATTACHMENT F

**Updated Guidance for the NFIP Flood Insurance Manual
Appendix B. Forms**

Effective April 1, 2024

Revisions to B.V, on pages B-12 to B-15 of the October 2022 FIM

V. Dry Floodproofing Certificate for Non-Residential Structures

DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program	OMB Control No. 1660-0008 Expiration Date: 06/30/2026
DRY FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES	
PAPERWORK BURDEN DISCLOSURE NOTICE	
<p>Public reporting burden for this data collection is estimated to average 3.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street SW, Washington, DC 20742, Paperwork Reduction Project (1660-0008). NOTE: Do not send your completed form to this address.</p> <p>General: This information is provided pursuant to Public Law 96-511 (the Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.</p> <p>Authority: Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320.</p>	
PRIVACY ACT STATEMENT	
<p>Authority: Title 44 CFR § 60.3, 61.7 and 61.8.</p> <p>Principal Purpose(s): This information is being collected for the primary purpose of estimating the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.</p> <p>Routine Use(s): The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/ FEMA-003 – National Flood Insurance Program Files System or Records Notice 79 Fed. Reg. 28747 (May 19, 2014), and upon written request, written consent, by agreement, or as required by law.</p> <p>Disclosure: The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or being subject to higher premium rates for flood insurance. Information will only be released as permitted by law.</p>	
PURPOSE OF THE DRY FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES	
<p>Under the National Flood Insurance Program (NFIP), the dry floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE) or for certain flood zones, the natural Highest Adjacent Grade (HAG). A dry floodproofing design certification is required for non-residential structures that are dry floodproofed and the dry floodproofed non-residential portions of mixed-use buildings. This form is to be used for that certification. FEMA Form 206-FY-21-122 NFIP Residential Basement Floodproofing Certificate is required for the residential portions of mixed-use buildings.</p> <p>A dry floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy. Before a dry floodproofed building is designed, numerous planning considerations, including flood warning time, uses of the building, mode of entry to and exit from the building and the site in general, floodwater velocities, flood depths, debris impact potential, flood frequency, and any other State and local requirements must be addressed to ensure that dry floodproofing will be a viable floodplain management measure.</p> <p>The minimum NFIP requirement is to dry floodproof a building to the BFE. However, to be in compliance with the requirements of American Society of Civil Engineers (ASCE) 24, <i>Flood Resistant Design and Construction</i>, one foot is subtracted from the dry floodproofed elevation. Therefore, a building must be dry floodproofed to one foot above the BFE to be considered for floodproofing credit. For B, C, D, or X flood zones, the building's dry floodproofed design elevation must be at least two feet above the natural HAG to be considered for floodproofing credit.</p> <p>Additional guidance can be found in FEMA Publication 936, <i>Floodproofing Non-Residential Buildings</i> (2013), and NFIP Technical Bulletin 3, <i>Requirements for the Design and Certification of Dry Floodproofed Non-Residential and Mixed-Use Buildings</i> (2021), available on FEMA's Building Science Resource Library website at www.fema.gov/arc/emergency-managers/risk-management/building-science/publications.</p>	
FEMA Form FF-206-FY-22-153 (formerly 086-0-34) (8/23)	Page 1 of 8

ONLINE

The NFIP Floodproofing Certificate for Non-Residential Structures, FEMA Form 086-0-34, is available at <https://www.fema.gov/flood-insurance/find-form/underwriting>

Copy all pages of this Dry Floodproofing Certificate and all attachments for 1) community official, 2) insurance agent/company, and 3) building owner. The dry floodproofing of non-residential buildings and the non-residential portions of mixed-use buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE); however, a dry floodproofing design certification is required. This form is to be used for that certification. Dry floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow dry floodproofed residential basements. The permitting of a dry floodproofed residential basement requires a separate certification specifying that the design complies with the local floodplain management ordinance.

PROPERTY INFORMATION

Building Owner's Name: _____	FOR INSURANCE COMPANY USE Policy Number: _____ Company NAIC Number: _____
Building Street Address (Including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____	
City: _____ State: _____ ZIP Code: _____	
Property Description (e.g., Lot and Block Numbers, or Legal Description) and/or Tax Parcel Number: _____	
Building Use (e.g., Non-Residential, Mixed Use, Addition, Accessory, etc.): _____	
Latitude/Longitude: Lat. _____ Long. _____	
Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983 <input type="checkbox"/> WGS 84	

SECTION I – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

NFIP Community Name: _____ NFIP Community Identification Number: _____

County Name: _____ State: _____ Map/Panel Number: _____ Suffix: _____

FIRM Index Date: _____ FIRM Panel Effective/Revised Date: _____ Flood Zone(s): _____

BFE(s) (Zone AO, use Base Flood Depth (BFD)): _____

Indicate the source of the BFE data or BFD entered above: ☐ Flood Insurance Study (FIS) ☐ FIRM

☐ Community Determined ☐ Other: _____

Indicate elevation datum used for BFE shown above: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

Is a Limit of Moderate Wave Action (LiMWA) shown on the FIRM? ☐ Yes ☐ No

If Yes, is the property located in the Coastal A Zone [area between the LiMWA and Zone V boundary (or shoreline)]? ☐ Yes ☐ No

Is the property located in a floodway? ☐ Yes ☐ No If Yes, provide the velocity at the building location: _____

Is the property located in an alluvial fan? ☐ Yes ☐ No


If Yes, provide the depth at the building location: _____ and velocity: _____

SECTION II – DRY FLOODPROOFED DESIGN CERTIFICATION

(By a Registered Professional Engineer or Architect licensed in the State where the building is located)

(Note: For insurance rating purposes in all zones except for B, C, D, or X, the building's dry floodproofed design elevation must be at least one foot above the BFE to be considered for floodproofing credit. For B, C, D, or X Zones, the building's dry floodproofed design elevation must be at least two feet above the natural HAG to be considered for floodproofing credit. If the building is not dry floodproofed to the above-mentioned standards, then the building will be ineligible for floodproofing credit. See the Instructions section for information on documentation that must accompany this certificate if being submitted for flood insurance rating purposes.)

Briefly list measures incorporated into the design to meet the performance criteria for dry floodproofing and attach calculations showing the structure is designed with structural components that have the capability of resisting hydrostatic and hydrodynamic loads and the effects of buoyancy and will be watertight and substantially impermeable to the passage of water.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____ City: _____ State: _____ ZIP Code: _____	FOR INSURANCE COMPANY USE Policy Number: _____ Company NAIC Number: _____
SECTION II – DRY FLOODPROOFED DESIGN CERTIFICATION (Continued) (By a Registered Professional Engineer or Architect licensed in the State where the building is located)	
Provide elevations used in design, specifications and construction drawings. In Puerto Rico only, enter meters. Indicate elevation datum used for the elevations in this section. <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____ Elevation datum used for building elevations must be the same as that used for the BFE. Conversion factor used? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the source of the conversion factor in the Comments area of this Section.	
A. Dry Floodproofed Design Elevation: _____ <input type="checkbox"/> feet <input type="checkbox"/> meters B. Lowest Adjacent Grade (LAG) next to the building: <input type="checkbox"/> Natural <input type="checkbox"/> Finished _____ <input type="checkbox"/> feet <input type="checkbox"/> meters C. Highest Adjacent Grade (HAG) next to the building: <input type="checkbox"/> Natural <input type="checkbox"/> Finished _____ <input type="checkbox"/> feet <input type="checkbox"/> meters	
Non-Residential Dry Floodproofed Design Certification: <i>I certify the structure, based upon development and/or review of the design and specifications for construction, has been designed in accordance with the accepted standards of practice (ASCE 24-05, ASCE 24-14 or their equivalent) and the following provisions:</i> <ul style="list-style-type: none"> • The structure, together with attendant utilities and sanitary facilities will be watertight to the dry floodproofed design elevation indicated above, will be substantially impermeable to the passage of water, and shall perform in accordance with the 44 Code of Federal Regulations (44 CFR 60.3(c)(3)). • All structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy, and anticipated debris impact forces up to the dry floodproofed design elevation. Flood damage-resistant materials are used for all areas where seepage is intended to collect inside the dry floodproofed areas up to at least 4 inches above the floor. <i>I certify that the information in Section II on this certificate represents a true and accurate determination by the undersigned using the available information and data. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.</i>	
Certifier's Name: _____ License Number (or Affix Seal): _____ Title: _____ Company Name: _____ Mailing Address: _____ City: _____ State: <input type="text"/> ZIP Code: _____ Phone #1: _____ Ext.: _____ Phone #2: _____ Ext.: _____ Email: _____	
	
Signature: _____ Date: _____	
Comments (including source of conversion factor and description of any attachments):	

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____	FOR INSURANCE COMPANY USE
City: _____ State: _____ ZIP Code: _____	Policy Number: _____
	Company NAIC Number: _____

SECTION III – DRY FLOODPROOFED ELEVATION CERTIFICATION

(By a Registered Professional Land Surveyor, Engineer or Architect licensed in the State where the building is located)

Benchmark Utilized: _____ Vertical Datum: _____

Indicate elevation datum used for the elevations provided in this section:

☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

Elevation datum used for building elevations must be the same as that used for the BFE. Conversion factor used? ☐ Yes ☐ No

If Yes, describe the source of the conversion factor in the Comments area of this section.

A. Dry floodproofed elevation (must be based on finished construction): _____ ☐ feet ☐ meters

B. Lowest Adjacent Grade (LAG) next to the building: ☐ Natural ☐ Finished _____ ☐ feet ☐ meters

C. Natural Highest Adjacent Grade (HAG) next to the building: _____ ☐ feet ☐ meters

Height of floodproofing on the building above the natural or finished LAG is _____ feet.

(In Puerto Rico only: _____ meters.)

(Note: For insurance rating purposes in all eligible zones inside the SFHA, the building's dry floodproofed design elevation must be at least one foot above the BFE to be considered for floodproofing credit. For B, C, D, or X Zones, the building's dry floodproofed design elevation must be at least two feet above the natural HAG. If the building is not dry floodproofed to the above-mentioned standards, then the building will not be considered for floodproofing credit. See the Instructions section for information on documentation that must accompany this certificate if being submitted for flood insurance rating purposes.)

Non-Residential Dry Floodproofed Elevation Information Certification:

Section III certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information.

I certify that the information in Section III on this Certificate represents a true and accurate interpretation and determination by the undersigned using the available information and data. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Certifier's Name: _____ License Number (or Affix Seal): _____

Title: _____ Company Name: _____

Mailing Address: _____

City: _____ State: ▼ ZIP Code: _____

Phone #1: _____ Ext.: _____ Phone #2: _____ Ext.: _____

Email: _____

Place Seal Here

Signature: _____ Date: _____

Comments (including source of conversion factor and description of any attachments):

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____ City: _____ State: _____ ZIP Code: _____	FOR INSURANCE COMPANY USE Policy Number: _____ Company NAIC Number: _____
SECTION IV – DRY FLOODPROOFED CONSTRUCTION CERTIFICATION (By a Registered Professional Engineer or Architect licensed in the State where the building is located)	
<p>Non-Residential Dry Floodproofed Construction Certification:</p> <p><i>I certify the structure, based upon development and/or review of the design, specifications, as-built drawings for construction and physical inspection, has been designed and constructed in accordance with the accepted standards of practice (ASCE 24-05, ASCE 24-14 or their equivalent) and any alterations also meet those standards and the following provisions.</i></p> <ul style="list-style-type: none"> • The structure, together with attendant utilities and sanitary facilities is watertight to the dry floodproofed design elevation indicated above, is substantially impermeable to the passage of water, and shall perform in accordance with the 44 Code of Federal Regulations (44 CFR 60.3(c)(3)). • All structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy, and anticipated debris impact forces up to the dry floodproofed design elevation. • The floodproofed elevation is in accordance with the design and any alteration(s) to the design. • Flood damage-resistant materials have been incorporated/used in all areas where seepage would collect inside the dry floodproofed areas up to at least 4 inches above the floor. <p><i>I certify that the information in Section IV on this certificate represents a true and accurate determination by the undersigned using the available information and data. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.</i></p> <div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"> Certifier's Name: _____ License Number (or Affix Seal): _____ Title: _____ Company Name: _____ Mailing Address: _____ City: _____ State: <input type="text" value="v"/> ZIP Code: _____ Phone #1: _____ Ext.: _____ Phone #2: _____ Ext.: _____ Email: _____ </div> <div style="width: 25%; border: 1px solid black; text-align: center; padding: 20px;"> Place Seal Here </div> </div> <div style="margin-top: 20px;"> Signature: _____ Date: _____ </div>	
<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: 0 auto;"> Copy all pages of this Dry Floodproofing Certificate and all attachments for: 1) community official, 2) insurance agent/company, and 3) building owner. </div>	

REQUIRED DOCUMENTATION

In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing dry floodproofing measures, the following information must be provided with the completed Dry Floodproofing Certificate:

1. **Photographs.** All photographs must be clear and in color, identified and include the date taken. Where the building is in the course of construction, provide clear descriptions of any other dry floodproofed components and attachments to be incorporated.
 - a. Photographs of all sides and aspects of the floodproofed building.
 - b. Photographs of all components used to provide dry floodproofing protections (shields, gates, barriers, sump pumps, backflow (non-return) valves or shutoff valves, etc.).
 - c. Photographs of the installed barriers/shields and corresponding clear photographs of openings areas where barriers and shields are deployed without the barriers/shields installed (doors, windows, ventilation intakes, etc.).
 - d. Photographs of penetrations through dry floodproofed envelopes (utilities, mechanical).
 - e. Photographs of backup power source for sump pumps.
2. **Comprehensive Flood Emergency Operations Plan** for the entire structure to include but not limited to:
 - a. The personnel, equipment, tools, and supplies needed to deploy all dry floodproofing system components with sufficient time prior to the onset of flooding or conditions such as high winds that could interfere with efficient deployment of measures.
 - b. Clearly defined chain of command and assigned responsibilities for personnel involved in the installation of dry floodproofing measures.
 - c. Procedure for notifying personnel responsible for installing dry floodproofing measures, along with a list of duty requirements.
 - d. Decision tree that identifies the sequence, timeline, and responsible parties for installing the dry floodproofing components, including the triggers or benchmarks that will initiate procedures.
 - e. Written description and map of the storage locations and types of dry floodproofing measures to be installed or deployed (shields, gates, barriers, and components as well as all associated hardware), along with any equipment, tools, and materials required for installation.
 - f. Conditions that require the deployment of active dry floodproofing measures (e.g., installation of flood shields, closing of flood doors, closing of manual valves, staging of pumps).
 - g. Instructions for installing or deploying each dry floodproofing measure and the order of installation if important for effectiveness.
 - h. Instructions for connecting standby (emergency) power source (e.g., generator) for critical equipment such as sump pumps and egress lighting.
 - i. Contact information for the manufacturer and designer to expedite obtaining replacement parts and support as needed.
 - j. Evacuation plans for all personnel.
 - k. Requirements for installation and deployment drills and training program (at least once a year).
 - l. Requirement for regular review and update of the plan procedures.
3. **Comprehensive Inspection and Maintenance Plan** for the entire structure to include but not limited to:
 - a. Exterior envelope of the structure, such as wall and foundation systems, to identify possible structural and waterproofing deficiencies such as cracks, water staining, and penetrations.
 - b. All penetrations to the exterior of the structure.
 - c. Slabs and wall/slab joints, including structural and drainage deficiencies.
 - d. Flood shields, gates, panels, doors, glazing, barriers, and other components designed to provide dry floodproofing protection, including all seals, gaskets, fasteners, and mounting hardware and tools.
 - e. Sump pumps (or self-priming pumps) and interior drain system.
 - f. Emergency power systems.
 - g. Testing of emergency generators, sump pumps, and other drainage measures.
 - h. Backflow (non-return) valves or shutoff valves.
 - i. Location of all flood shields, gates, panels, and other components including all hardware along with any materials or tools needed to seal the dry floodproofed area.
 - j. Contact information for the manufacturer of the shields and other components to determine the availability of replacement gaskets, seals, and other parts and to ask questions.
 - k. Cadence of inspection and maintenance plan.
4. **Building owner acknowledgment** that verifies that the owner is aware of the criteria for when the dry floodproofing measures must be installed and that they know how to install all the measures. This would be signed by the owner. Additionally, if the measures are to be installed by a third-party, then the third-party contractor must sign that they know how to install the measures.

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

**INSTRUCTIONS FOR COMPLETING THE DRY FLOODPROOFING CERTIFICATE
FOR NON-RESIDENTIAL STRUCTURES**

To receive credit for dry floodproofing, a completed Dry Floodproofing Certificate for Non-Residential Structures is required for non-residential buildings and the non-residential portions of mixed-use buildings in the Regular Program communities, located in all flood zones, including Zone X. For certification of finished construction, this form is invalid without Sections I through IV.

PROPERTY INFORMATION

This section identifies the building, its location, and its owner. Enter the name(s) of the building owner(s), the building's complete street address, and/or property description. If the building's address is different from the owner's address, enter the address of the building being certified. If the address is a rural route or a Post Office box number, enter the lot and block numbers, the tax parcel number, the legal description, or an abbreviated location description based on distance and direction from a fixed point of reference.

A map may be attached to this certificate to show the location of the building on the property. A tax map, FIRM, or detailed community map is appropriate. If no map is available, provide a sketch of the property location, and the location of the building on the property. Include appropriate landmarks such as nearby roads, intersections, and bodies of water. For building use, indicate whether the building is residential, non-residential, an addition to an existing residential or non-residential building, an accessory building (e.g., garage), or other type of structure. Use the Comments area of the appropriate section if needed or attach additional comments.

Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.504322°, -110.758522°) or degrees, minutes, seconds (e.g., 39° 30' 15.52", -110° 45' 30.72") format. If decimal degrees are used, provide coordinates to at least 6 decimal places or better. When using degrees, minutes, seconds, provide seconds to at least 2 decimal places or better. Provide the datum of the latitude and longitude coordinates (FEMA prefers the use of NAD 1983). Indicate the method or source used to determine the latitude and longitude in the Comments area.

SECTION I – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Complete the Dry Floodproofing Certificate using the Flood Insurance Study (FIS) and FIRM in effect at the time of the certification.

The information for Section I is obtained by reviewing the FIS and the FIRM panel that includes the building's location. Information about the current FIS and FIRM is available from FEMA by visiting [msc.fema.gov](https://www.fema.gov) or contacting the local floodplain administrator. If a Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR), or LOMR Based on Fill (LOMR-F) has been issued by FEMA, please provide the letter date and case number in the Comments area, as appropriate.

For a building in an area that was mapped in one community but is now in another community due to annexation or dissolution, enter the community name and 6-digit number of the community in which the building is now located in the name of the county or new county, if necessary; and the FIRM index date for the community the building is now located in. Enter information from the actual FIRM panel that shows the building location, even if it is the FIRM for the previous jurisdiction. If the map in effect at the time of the building's construction was other than the current FIRM, and you have the past map information pertaining to the building, provide the information in the Comments area.

Note: Indicate in the Comments Section, if using information based on best available data, such as base-level engineering or advisory flood hazard data (contact the local floodplain administrator to confirm).

NFIP Community Name & Community Identification Number. Enter the complete name of the community in which the building is located, and the associated 6-digit Community Identification Number. For a newly incorporated community, use the name and 6-digit number of the new community. Under the NFIP, a "community" is any State or area or political subdivision thereof, or any Indian tribe or authorized native organization which has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the *NFIP Community Status Book*, available on FEMA's web site at www.fema.gov/national-flood-insurance-program-community-status-book.

County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter the county name and "unincorporated area." For an independent city, enter "independent city."

State. Enter the 2-letter state abbreviation (for example, VA, TX, CA).

Map/Panel Number and Suffix. Enter the 10-character "Map Number" or "Community Panel Number" shown on the FIRM where the building or manufactured (mobile) home is located. For maps in a county-wide format, the sixth character of the "Map Number" is the letter "C" followed by a 4-digit map number. For maps not in a county-wide format, enter the "Community Panel Number" shown on the FIRM.

FIRM Index Date. Enter the effective date or the map revised date shown on the FIRM Index.

FIRM Panel Effective/Revised Date. Enter the effective date shown on the current FIRM panel. The current FIRM panel effective date can be determined by visiting [msc.fema.gov](https://www.fema.gov) or contacting the local floodplain administrator. In addition, if the area where the building is located was revised by a LOMR, include the LOMR effective date.

Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter "A" or "V" are considered Special Flood Hazard Areas. The flood zones are A, AE, A1-A30, V, VE, V1-V30, AH, AO, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Each flood zone is defined in the legend of the FIRM panel on which it appears.

BFE(s). Using the appropriate Flood Insurance Study (FIS) Profile, FIS Data Table (e.g., Transect, Floodway, etc.), or FIRM panel, locate the property and enter the BFE (or base flood depth) of the building site to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico). If the building is located in more than one flood zone, list all appropriate BFEs.

BFEs are shown in the FIS or on a FIRM for Zones A1-A30, AE, AH, V1-V30, VE, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO; flood depth numbers are shown for Zone AO. Use the AR BFE if the building is located in any of Zones AR/A, AR/AE, AR/A1-A30, AR/AH, or AR/AO.

In unnumbered A or V zones where BFEs are not provided in the FIS or on the FIRM, BFEs may be available from another source. For example, the community may have established BFEs or obtained BFE data from other sources (e.g., Base Level Engineering) for the building site. For subdivisions and other developments of more than 50 lots or 5 acres in Zone A, establishment of BFEs is required per Floodplain Management requirements 44 CFR 60.3(b)(3). If a BFE is obtained from another source, enter the BFE. The BFE entered must be based on hydrologic and hydraulic analyses. In an unnumbered A Zone where BFEs are not obtained from another source, enter N/A.

For areas in which BFEs have not been established, designers can refer to FEMA 265 *Zone A Manual: Managing Floodplain Development in Approximate Zone A Areas* (FEMA 1995), https://www.fema.gov/sites/default/files/documents/fema_approx-zone-a-guide.pdf?id=2215. This guide provides information on obtaining and developing BFEs.

Source of BFE. Indicate the source of the BFE or flood depth that you entered. If the BFE is from a source other than FIS Profile, FIRM, or community, include the name of the study, the agency or company that produced it, and the date when the study was completed. Visit [msc.fema.gov](https://www.fema.gov) or contact the local floodplain administrator to access the current FIS and FIRM.

Elevation Datum. Indicate the elevation datum to which the elevations on the applicable FIRM are referenced as shown on the map legend. The vertical datum is shown in the Map Legend and/or the Notes to Users on the FIRM.

Limit of Moderate Wave Action (LiMWA). Indicate if a LiMWA is shown on the FIRM and the location of the building in relation to the LiMWA.

Floodway. Indicate if building is in a floodway and if applicable, the velocity in the area of the building. See FEMA P-936, *Floodproofing Nonresidential Buildings* for more information on determining the velocity.

Alluvial Fan. Indicate if building is in an alluvial fan and if applicable, the depth and velocity in the area of the building.

SECTION II – DRY FLOODPROOFED DESIGN CERTIFICATION

Section II is to be completed by a Registered Professional Engineer or Architect licensed in the State where the building is located to certify the design of the dry floodproofing measures as required by 44 CFR 60.3(c)(4).

SECTION III – DRY FLOODPROOFED ELEVATION CERTIFICATION

Section III is to be completed by a Registered Professional Land Surveyor, Engineer, or Architect licensed in the State where the building is located to provide the surveyed elevations of the as-built construction. To ensure that all required elevations are obtained, it will be necessary to physically enter the building.

SECTION IV – DRY FLOODPROOFED CONSTRUCTION CERTIFICATION

Section IV is to be completed by a Registered Professional Engineer or Architect licensed in the state where the building is located to certify the structure, based upon development and/or review of the design, specifications, as-built drawings for construction and physical inspection, has been designed and constructed in accordance with the accepted standards of practice (ASCE 24-05, ASCE 24-14 or their equivalent) and any alterations also meet those standards and the provisions listed in Section IV.

Revisions to B.VI, on pages B-16 to B-15 to B-32 of the October 2022 FIM

VI. NFIP Elevation Certificate and Instructions

National Flood Insurance Program

Elevation Certificate

and Instructions

2023 EDITION



FEMA

ONLINE

The NFIP Elevation Certificate and Instructions, FEMA Form 086-0-33, is available at
<https://www.fema.gov/flood-insurance/find-form/underwriting>

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB Control No. 1660-0008
Expiration Date: 06/30/2026

ELEVATION CERTIFICATE AND INSTRUCTIONS

PAPERWORK REDUCTION ACT NOTICE

Public reporting burden for this data collection is estimated to average 3.75 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street SW, Washington, DC 20742, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

PRIVACY ACT STATEMENT

Authority: Title 44 CFR § 61.7 and 61.8.

Principal Purpose(s): This information is being collected for the primary purpose of documenting compliance with National Flood Insurance Program (NFIP) floodplain management ordinances for new or substantially improved structures in designated Special Flood Hazard Areas. This form may also be used as an optional tool for a Letter of Map Amendment (LOMA), Conditional LOMA (CLOMA), Letter of Map Revision Based on Fill (LOMR-F), or Conditional LOMR-F (CLOMR-F), or for flood insurance rating purposes in any flood zone.

Routine Use(s): The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/ FEMA-003 – *National Flood Insurance Program Files System of Records Notice* 79 Fed. Reg. 28747 (May 19, 2014) and upon written request, written consent, by agreement, or as required by law.

Disclosure: The disclosure of information on this form is voluntary; however, failure to provide the information requested may impact the flood insurance premium through the NFIP. Information will only be released as permitted by law.

PURPOSE OF THE ELEVATION CERTIFICATE

The Elevation Certificate is an important administrative tool of the NFIP. It can be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to inform the proper insurance premium, and to support a request for a LOMA, CLOMA, LOMR-F, or CLOMR-F.

The Elevation Certificate is used to document floodplain management compliance for Post-Flood Insurance Rate Map (FIRM) buildings, which are buildings constructed after publication of the FIRM, located in flood Zones A1–A30, AE, AH, AO, A (with Base Flood Elevation (BFE)), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, and A99. It may also be used to provide elevation information for Pre-FIRM buildings or buildings in any flood zone.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management regulations that specify minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA, CLOMA, LOMR-F, or CLOMR-F request. Lowest Adjacent Grade (LAG) elevations certified by a land surveyor, engineer, or architect, as authorized by state law, will be required if the certificate is used to support a LOMA, CLOMA, LOMR-F, or CLOMR-F request. A LOMA, CLOMA, LOMR-F, or CLOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 application package, whichever is appropriate. If the certificate will only be completed to support a LOMA, CLOMA, LOMR-F, or CLOMR-F request, there is an option to document the certified LAG elevation on the Elevation Form included in the MT-EZ and MT-1 application.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the BFE. A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

The expiration date on the form herein does not apply to certified and completed Elevation Certificates, as a completed Elevation Certificate does not expire, unless there is a physical change to the building that invalidates information in Section A Items A8 or A9, Section C, Section E, or Section H. In addition, this form is intended for the specific building referenced in Section A and is not invalidated by the transfer of building ownership.

Additional guidance can be found in FEMA Publication 467-1, *Floodplain Management Bulletin: Elevation Certificate*.

Form Instructions

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB Control No. 1660-0008
Expiration Date: 06/30/2026

ELEVATION CERTIFICATE**IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11**

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION	FOR INSURANCE COMPANY USE
A1. Building Owner's Name: _____	Policy Number: _____
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____	Company NAIC Number: _____
City: _____ State: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> ZIP Code: _____	
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number: _____	
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): _____	
A5. Latitude/Longitude: Lat. _____ Long. _____ Horiz. Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983 <input type="checkbox"/> WGS 84	
A6. Attach at least two and when possible four clear color photographs (one for each side) of the building (see Form pages 7 and 8).	
A7. Building Diagram Number: <input type="checkbox"/>	
A8. For a building with a crawlspace or enclosure(s):	
a) Square footage of crawlspace or enclosure(s): _____ sq. ft.	
b) Is there at least one permanent flood opening on two different sides of each enclosed area? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade: Non-engineered flood openings: _____ Engineered flood openings: _____	
d) Total net open area of non-engineered flood openings in A8.c: _____ sq. in.	
e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instructions): _____ sq. ft.	
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): _____ sq. ft.	
A9. For a building with an attached garage:	
a) Square footage of attached garage: _____ sq. ft.	
b) Is there at least one permanent flood opening on two different sides of the attached garage? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade: Non-engineered flood openings: _____ Engineered flood openings: _____	
d) Total net open area of non-engineered flood openings in A9.c: _____ sq. in.	
e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions): _____ sq. ft.	
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): _____ sq. ft.	
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION	
B1.a. NFIP Community Name: _____ B1.b. NFIP Community Identification Number: _____	
B2. County Name: _____ B3. State: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> B4. Map/Panel No.: _____ B5. Suffix: _____	
B6. FIRM Index Date: _____ B7. FIRM Panel Effective/Revised Date: _____	
B8. Flood Zone(s): _____ B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Depth): _____	
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9: <input type="checkbox"/> FIS <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other: _____	
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____	
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA	
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Form Instructions

ELEVATION CERTIFICATE**IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11**

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

FOR INSURANCE COMPANY USE

City: _____ State: _____ ZIP Code: _____

Policy Number: _____

Company NAIC Number: _____

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)C1. Building elevations are based on: ☐ Construction Drawings* ☐ Building Under Construction* ☐ Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: _____ Vertical Datum: _____

Indicate elevation datum used for the elevations in items a) through h) below.

☐ NGVD 1929 ☐ NAVD 1988 ☐ Other: _____Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? ☐ Yes ☐ No

If Yes, describe the source of the conversion factor in the Section D Comments area.

Check the measurement used:

a) Top of bottom floor (including basement, crawlspace, or enclosure floor): _____

☐ feet ☐ meters

b) Top of the next higher floor (see Instructions): _____

☐ feet ☐ meters

c) Bottom of the lowest horizontal structural member (see Instructions): _____

☐ feet ☐ meters

d) Attached garage (top of slab): _____

☐ feet ☐ meters

e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): _____

☐ feet ☐ metersf) Lowest Adjacent Grade (LAG) next to building: ☐ Natural ☐ Finished _____☐ feet ☐ metersg) Highest Adjacent Grade (HAG) next to building: ☐ Natural ☐ Finished _____☐ feet ☐ meters

h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: _____

☐ feet ☐ meters**SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION**

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor? ☐ Yes ☐ No☐ Check here if attachments and describe in the Comments area.

Certifier's Name: _____ License Number: _____

Title: _____

Company Name: _____

Address: _____

City: _____ State: _____ ZIP Code: _____

Telephone: _____ Ext.: _____ Email: _____

Signature: _____ Date: _____

Place Seal Here

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments):

Form Instructions

ELEVATION CERTIFICATE**IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11**

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

FOR INSURANCE COMPANY USE

City: _____ State: _____ ZIP Code: _____

Policy Number: _____

Company NAIC Number: _____

**SECTION E – BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED)
FOR ZONE AO, ZONE AR/AO, AND ZONE A (WITHOUT BFE)**

For Zones AO, AR/AO, and A (without BFE), complete Items E1–E5. For Items E1–E4, use natural grade, if available. If the Certificate is intended to support a Letter of Map Change request, complete Sections A, B, and C. Check the measurement used. In Puerto Rico only, enter meters.

Building measurements are based on: ☐ Construction Drawings* ☐ Building Under Construction* ☐ Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

E1. Provide measurements (C.2.a in applicable Building Diagram) for the following and check the appropriate boxes to show whether the measurement is above or below the natural HAG and the LAG.

a) Top of bottom floor (including basement, crawlspace, or enclosure) is: _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is: _____ ☐ feet ☐ meters ☐ above or ☐ below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (C2.b in applicable Building Diagram) of the building is: _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E3. Attached garage (top of slab) is: _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is: _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

SECTION F – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge*

☐ Check here if attachments and describe in the Comments area.

Property Owner or Owner's Authorized Representative Name: _____

Address: _____

City: _____ State: ☐ ZIP Code: _____

Telephone: _____ Ext.: _____ Email: _____

Signature: _____ Date: _____

Comments: _____

Form Instructions

ELEVATION CERTIFICATE**IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11**

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____ City: _____ State: _____ ZIP Code: _____	FOR INSURANCE COMPANY USE Policy Number: _____ Company NAIC Number: _____
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SECTION G – COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNITY OFFICIAL COMPLETION)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Section A, B, C, E, G, or H of this Elevation Certificate. Complete the applicable item(s) and sign below when:

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by state law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2.a. ☐ A local official completed Section E for a building located in Zone A (without a BFE), Zone AO, or Zone AR/AO, or when item E5 is completed for a building located in Zone AO.

G2.b. ☐ A local official completed Section H for insurance purposes.

G3. ☐ In the Comments area of Section G, the local official describes specific corrections to the information in Sections A, B, E and H.

G4. ☐ The following information (Items G5–G11) is provided for community floodplain management purposes.

G5. Permit Number: _____ G6. Date Permit Issued: _____

G7. Date Certificate of Compliance/Occupancy Issued: _____

G8. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G9.a. Elevation of as-built lowest floor (including basement) of the building: _____ ☐ feet ☐ meters Datum: _____

G9.b. Elevation of bottom of as-built lowest horizontal structural member: _____ ☐ feet ☐ meters Datum: _____

G10.a. BFE (or depth in Zone AO) of flooding at the building site: _____ ☐ feet ☐ meters Datum: _____

G10.b. Community's minimum elevation (or depth in Zone AO) requirement for the lowest floor or lowest horizontal structural member: _____ ☐ feet ☐ meters Datum: _____

G11. Variance issued? ☐ Yes ☐ No If yes, attach documentation and describe in the Comments area.

The local official who provides information in Section G must sign here. *I have completed the information in Section G and certify that it is correct to the best of my knowledge. If applicable, I have also provided specific corrections in the Comments area of this section.*

Local Official's Name: _____ Title: _____

NFIP Community Name: _____

Telephone: _____ Ext.: _____ Email: _____

Address: _____

City: _____ State: ☐ ZIP Code: _____

Signature: _____ Date: _____

Comments (including type of equipment and location, per C2.e; description of any attachments; and corrections to specific information in Sections A, B, D, E, or H):

Form Instructions

ELEVATION CERTIFICATE**IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11**

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

FOR INSURANCE COMPANY USE

City: _____ State: _____ ZIP Code: _____

Policy Number: _____

Company NAIC Number: _____

**SECTION H – BUILDING'S FIRST FLOOR HEIGHT INFORMATION FOR ALL ZONES
(SURVEY NOT REQUIRED) (FOR INSURANCE PURPOSES ONLY)**

The property owner, owner's authorized representative, or local floodplain management official may complete Section H for all flood zones to determine the building's first floor height for insurance purposes. Sections A, B, and I must also be completed. Enter heights to the nearest tenth of a foot (nearest tenth of a meter in Puerto Rico). **Reference the Foundation Type Diagrams (at the end of Section H Instructions) and the appropriate Building Diagrams (at the end of Section I Instructions) to complete this section.**

H1. Provide the height of the top of the floor (as indicated in Foundation Type Diagrams) above the Lowest Adjacent Grade (LAG):

a) **For Building Diagrams 1A, 1B, 3, and 5–8.** Top of bottom _____ ☐ feet ☐ meters ☐ above the LAG
floor (include above-grade floors only for buildings with
crawlspaces or enclosure floors) is:

b) **For Building Diagrams 2A, 2B, 4, and 6–9.** Top of next _____ ☐ feet ☐ meters ☐ above the LAG
higher floor (i.e., the floor above basement, crawlspace, or
enclosure floor) is:

H2. Is **all** Machinery and Equipment servicing the building (as listed in Item H2 instructions) elevated to or above the floor indicated by the H2 arrow (shown in the Foundation Type Diagrams at end of Section H instructions) for the appropriate Building Diagram?

☐ Yes ☐ No

SECTION I – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and H must sign here. *The statements in Sections A, B, and H are correct to the best of my knowledge.* **Note:** If the local floodplain management official completed Section H, they should indicate in Item G2.b and sign Section G.

☐ Check here if attachments are provided (including required photos) and describe each attachment in the Comments area.

Property Owner or Owner's Authorized Representative Name: _____

Address: _____

City: _____ State: _____ ☐ ZIP Code: _____

Telephone: _____ Ext.: _____ Email: _____

Signature: _____ Date: _____

Comments: _____

Form Instructions

ELEVATION CERTIFICATE
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11
BUILDING PHOTOGRAPHS

See Instructions for Item A6.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

FOR INSURANCE COMPANY USE

Policy Number: _____

Company NAIC Number: _____

City: _____ State: _____ ZIP Code: _____

Instructions: Insert below at least two and when possible four photographs showing each side of the building (for example, may only be able to take front and back pictures of townhouses/rowhouses). Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." Photographs must show the foundation. When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.

Photo One

Photo One Caption: _____

Clear Photo One

Photo Two

Photo Two Caption: _____

Clear Photo Two

[Form Instructions](#)

ELEVATION CERTIFICATE
IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11
BUILDING PHOTOGRAPHS

Continuation Page

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: <hr/> City: _____ State: _____ ZIP Code: _____	FOR INSURANCE COMPANY USE Policy Number: _____ Company NAIC Number: _____
Insert the third and fourth photographs below. Identify all photographs with the date taken and "Front View," "Rear View," "Right Side View," or "Left Side View." When flood openings are present, include at least one close-up photograph of representative flood openings or vents, as indicated in Sections A8 and A9.	
Photo Three	
Photo Three Caption: _____	Clear Photo Three
Photo Four	
Photo Four Caption: _____	Clear Photo Four

Return to Form

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

INSTRUCTIONS FOR COMPLETING THE ELEVATION CERTIFICATE

The Elevation Certificate is to be completed by a land surveyor, engineer, or architect who is authorized by state law to certify elevation information when elevation information is required or used for Zones A1–A30, AE, AH, AO, A (with Base Flood Elevation (BFE)), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, or A99.

Community officials who are authorized by law or ordinance to provide floodplain management information (herein referred to as "local floodplain management official") may also complete this form. For Zones AO, AR/AO, and A (without BFE), a local floodplain management official, a property owner, or an owner's authorized representative may provide floodplain management compliance information on this certificate in Section E, unless the elevations are intended for use in supporting a request for a LOMA, CLOMA, LOMR-F, or CLOMR-F. Certified elevations must be included if the purpose of completing the Elevation Certificate is to obtain a LOMA, CLOMA, LOMR-F, or CLOMR-F.

The property owner, the owner's authorized representative, or local floodplain management official can complete Section A and Section B. The partially completed form can then be given to the land surveyor, engineer, or architect to complete Section C. The land surveyor, engineer, or architect should verify the information provided by the property owner or owner's representative to ensure that this certificate is complete.

For insurance purposes only, a local floodplain management official, a property owner, or an owner's authorized representative may provide First Floor Height details in Section H for any zone.

In Puerto Rico only, elevations for building information and flood hazard information may be entered in meters.

Note: Section C can be used for insurance and compliance in any zone; however, Section E can be used only for compliance in Zone AO and Zone A.

SECTION A – PROPERTY INFORMATION

Items A1–A4. This section identifies the building, its location, and its owner. Enter the name(s) of the building owner(s), the building's complete street address or property description (e.g., lot and block numbers or legal description), and/or tax parcel number. If the building's address is different from the owner's address, enter the address of the building being certified. If the address is a rural route or a Post Office box number, enter the lot and block numbers, the tax parcel number, the legal description, or an abbreviated location description based on distance and direction from a fixed point of reference. For the purposes of this certificate, "building" means both a building and a manufactured (mobile) home. For properties with multiple buildings, include a description for the specific building.

A map may be attached to this certificate to show the location of the building on the property. A tax map, Flood Insurance Rate Map (FIRM), or detailed community map is appropriate. If no map is available, provide a sketch of the property location, and the location of the building on the property. Include appropriate landmarks such as nearby roads, intersections, and bodies of water. For building use, indicate whether the building is residential, non-residential, an addition to an existing residential or non-residential building, an accessory building (e.g., garage), or other type of structure. Use the Comments area of the appropriate section if needed, or attach additional comments.

Item A5. Provide latitude and longitude coordinates for the center of the front of the building. Use either decimal degrees (e.g., 39.504322°, -110.758522°) or degrees, minutes, seconds (e.g., 39° 30' 15.56", -110° 45' 30.68") format. If decimal degrees are used, provide coordinates to at least six decimal places or better. When using degrees, minutes, seconds, provide seconds to at least two decimal places or better. Provide the datum of the latitude and longitude coordinates (FEMA prefers the use of NAD 1983). Indicate the method or source used to determine the latitude and longitude in the Comments area of the appropriate section. When the latitude and longitude are provided by a land surveyor, check the "Yes" box in Section D.

Item A6. The certifier must provide at least two and when possible four photographs showing each side of the building taken within 90 days from the date of certification. The photographs must be taken with views confirming the building description and Building Diagram number provided in Item A7. To the extent possible, these photographs should show the entire building including foundation. In addition, when applicable, provide a photograph of the foundation showing a representative example of the flood openings or vents. All photographs must be in color and measure at least 3"×3". Digital photographs are acceptable. Additional photographs may be requested by local floodplain management officials or for insurance purposes to show additional detail regarding the building characteristics or features.

Item A7. Select the Building Diagram (shown on pages 17-19) that best represents the building. Then enter the diagram number and use the diagram to identify and determine the appropriate elevations requested in Items C2.a–h. If you are unsure of the correct diagram, select the diagram that most closely resembles the building being certified.

Item A8.a. Provide the square footage of the crawlspace or enclosure(s) below the lowest elevated floor of an elevated building with or without permanent flood openings. Take the measurement from the outside of the crawlspace or enclosure(s). Examples of elevated buildings constructed with crawlspace and enclosure(s) are shown in Diagrams 6-9 on pages 18-19. Diagram 2A, 2B, 4, or 9 should be used for a building constructed with a crawlspace floor that is below the exterior grade on all sides. If there is no crawlspace or enclosure, enter "N/A" for Items A8.a-f.

Item A8.b. Indicate if there is at least one permanent flood opening within 1.0 foot of the adjacent grade on at least two exterior walls of each enclosed area identified in A8.a. A permanent flood opening is a flood vent or other opening that allows the free passage of water automatically in both directions without human intervention. If the crawlspace or enclosure(s) have no permanent flood openings, or if none of the openings are within 1.0 foot above adjacent grade, enter "0" (zero) in Item A8.c-f. If there is no crawlspace or enclosure, enter "N/A".

SECTION A – PROPERTY INFORMATION (Continued)

Item A8.c. Enter the total number of permanent non-engineered and/or engineered flood openings in the crawlspace or enclosure(s) that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. If the interior grade elevation is used, note this in the Comments area of Section D.

Item A8.d. Enter the total measured net open area of permanent non-engineered flood openings indicated in A8.c in square inches, excluding any bars, louvers, or other covers of the permanent flood openings. Non-engineered openings that meet the requirements of NFIP Technical Bulletin 1 are assumed to provide one square foot of rated area for each square inch of net open area. If the net open area cannot be measured, provide in the Comments area of the appropriate section the size of the flood openings without consideration of any covers and indicate the type of cover that exists in the flood openings.

Item A8.e. Enter the total rated area of the permanent engineered flood openings indicated in A8.c, in square feet. Attach a copy of the Individual Engineered Flood Openings Certification for a specific building or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) for all engineered openings, and indicate the manufacturer's name and model number in the Comments area of the appropriate section, if applicable. Flood openings cannot be considered engineered flood openings without documentation. If no documentation is available/provided, enter the net open (unobstructed) area of the flood openings in A8.d instead.

Item A8.f. Complete only if permanent engineered and permanent non-engineered flood openings are both present. Enter the sum of A8.d (net open area of all non-engineered openings) and A8.e (total rated area of all engineered openings). Non-engineered openings that meet the requirements of NFIP Technical Bulletin 1 are assumed to provide one square foot of rated area for each square inch of net open area. For example, a non-engineered opening with 140 sq. in. of net open area (i.e., rated for 140 sq. ft. of enclosure area), combined with two (2) engineered openings rated for 200 sq. ft. each, would yield $140 + 400 = 540$ sq. ft. rated area. If either A8.d or A8.e is "0", then enter "N/A" for A8.f.

Item A9.a. Provide the square footage of the attached garage with or without permanent flood openings. Take the measurement from the outside of the garage. If there is no attached garage, enter "N/A" for items A9.a-f.

Item A9.b. Indicate if there is at least one permanent flood opening within 1.0 foot of the adjacent grade on at least two exterior walls of the attached garage identified in A9.a. If the attached garage has no permanent flood openings, or if none of the openings are within 1.0 foot above adjacent grade, enter "0" (zero) in Items A9.c-f. If there is no attached garage, enter "N/A".

Item A9.c. Enter the total number of permanent non-engineered and/or engineered flood openings in the attached garage that are no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. This includes any openings that are in the garage door that are no higher than 1.0 foot above the adjacent grade. If the interior grade elevation is used, note this in the Comments area of Section D.

Item A9.d. Enter the total measured net open area of permanent non-engineered flood openings indicated in A9.c in square inches, excluding any bars, louvers, or other covers of the permanent flood openings, and enter the total in Item A9.d. Non-engineered openings that meet the requirements of NFIP Technical Bulletin 1 are assumed to provide one square foot of rated area for each square inch of net open area. If the net open area cannot be measured, provide in the Comments area of the appropriate section the size of the flood openings without consideration of any covers and indicate the type of cover that exists in the flood openings.

Item A9.e. Enter the total rated area of the permanent engineered flood openings indicated in A9.c in square feet. Attach a copy of the Individual Engineered Flood Openings Certification for a specific building or an Evaluation Report issued by the ICC ES for all engineered openings, and indicate the manufacturer's name and model number in the Comments area of the appropriate section, if applicable. Flood openings cannot be considered engineered flood openings without documentation. If no documentation is available/provided, enter the net open (unobstructed) area of the flood openings in A9.d instead.

Item A9.f. Complete only if permanent engineered and permanent non-engineered flood openings are both present. Enter the sum of A9.d (net open area of all non-engineered openings) and A9.e (total rated area of all engineered openings). Non-engineered openings that meet the requirements of NFIP Technical Bulletin 1 are assumed to provide one square foot of rated area for each square inch of net open area. For example, a non-engineered opening with 140 sq. in. of net open area (i.e., rated for 140 sq. ft. of enclosure area), combined with two (2) engineered openings rated for 200 sq. ft. each, would yield $140 + 400 = 540$ sq. ft. rated area. If either A9.d or A9.e is "0", then enter "N/A" for A9.f.

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Complete the Elevation Certificate using the Flood Insurance Study (FIS) and FIRM in effect at the time of the certification.

The information for Section B is obtained by reviewing the FIS and the FIRM panel that includes the building's location. Information about the current FIS and FIRM is available from FEMA by visiting [msc.fema.gov](https://www.fema.gov) or contacting the local floodplain management official. If a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), or Letter of Map Revision (LOMR) has been issued by FEMA, please provide the letter date and case number in the Comments area of Section D or Section G, as appropriate.

For a building in an area that was mapped in one community but is now in another community due to annexation or dissolution, enter the community name and six-digit Community Identification Number of the community in which the building is now located in Items B1.a and B1.b; the name of the county or new county, if necessary, in Item B2; and the FIRM index date for the community identified in B1.a, in Item B6. Enter information from the actual FIRM panel that shows the building location, even if it is the FIRM for the previous jurisdiction, in Items B4, B5, B7, B8, and B9.

If the map in effect at the time of the building's construction was other than the current FIRM, and you have the past map information pertaining to the building, provide the information in the Comments area of Section D.

Note: Indicate in the Comments area of Section D if using information based on best available data, such as base-level engineering or advisory flood hazard data (contact the local floodplain management official to confirm).

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION (Continued)

Items B1.a–b NFIP Community Name and Community Identification Number. Enter the complete name of the community in which the building is located in B1.a, and the associated six-digit Community Identification Number in B1.b. For an unincorporated area of a county, enter the county name and "unincorporated area", and the six-digit number of the county. For a newly incorporated community, use the name and six-digit number of the new community. Under the NFIP, a "community" is any state or area or political subdivision thereof, or any Indian tribe or authorized native organization which has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. To determine the current community number, see the NFIP *Community Status Book*, available on FEMA's website at www.fema.gov/national-flood-insurance-program-community-status-book.

Item B2. County Name. Enter the name of the county or counties in which the community is located. For an unincorporated area of a county, enter the county name. For an independent city, enter "independent city."

Item B3. State. Enter the two-letter state abbreviation (for example, VA, TX, CA).

Items B4–B5. Map/Panel Number and Suffix. Enter the 10-character "Map Number" or "Community Panel Number" shown on the FIRM where the building or manufactured (mobile) home is located. For maps in a county-wide format, the sixth character of the "Map Number" is the letter "C" followed by a four-digit map number. For maps not in a county-wide format, enter the "Community Panel Number" shown on the FIRM.

Item B6. FIRM Index Date. Enter the effective date or the map revised date shown on the FIRM Index.

Item B7. FIRM Panel Effective/Revised Date. Enter the effective date shown on the current FIRM panel. The current FIRM panel effective date can be determined by visiting msc.fema.gov or contacting the local floodplain management official. If the area where the building is located was revised by a LOMR, include the LOMR effective date and the LOMR case number in the comments area of Section D.

Item B8. Flood Zone(s). Enter the flood zone, or flood zones, in which the building is located. All flood zones containing the letter "A" or "V" are considered Special Flood Hazard Areas (SFHAs). Each flood zone is defined in the legend of the FIRM panel on which it appears. If the area where the building is located was revised by a LOMA, CLOMA, LOMR-F, or CLOMR-F, include the flood zone shown on the LOMA, CLOMA, LOMR-F, or CLOMR-F, and add the effective date and case number in the comments area of Section D.

Item B9. Base Flood Elevation(s) (BFE). Using the appropriate Flood Insurance Study (FIS) Profile, FIS Data Table (e.g. Transect, Floodway, etc.), or FIRM panel, locate the property and enter the BFE (or base flood depth) of the building site to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico). If the building is located in more than one flood zone in Item B8, list all appropriate BFEs in Item B9.

BFEs are shown in the FIS or on a FIRM for Zones A1–A30, AE, AH, V1–V30, VE, AR, AR/A, AR/AE, AR/A1–A30, and AR/AH; base flood depths are shown for Zones AO and AR/AO. Use the AR BFE (or base flood depth) if the building is located in any of these zones: AR/A, AR/AE, AR/A1–A30, AR/AH, or AR/AO.

In A or V zones where BFEs are not provided in the FIS or on the FIRM, BFEs may be available from another source. For example, the community may have established BFEs or obtained BFE data from other sources (e.g., Base Level Engineering) for the building site. For subdivisions and other developments of more than 50 lots or 5 acres in Zone A, establishment of BFEs is required by the community's floodplain management ordinance. If a BFE is obtained from another source, enter the BFE in Item B9. The BFE entered in Item B9 must be based on hydrologic and hydraulic analyses. In an A Zone where BFEs are not obtained from another source, enter N/A in Item B9 and complete Section E.

Item B10. Indicate the source of the BFE or base flood depth that you entered in Item B9. If the BFE is from a source other than the FIS, FIRM, or community, include the name of the study, the agency or company that produced it, and the date when the study was completed. Visit msc.fema.gov or contact the local floodplain management official to access the current FIS and FIRM.

Item B11. Indicate the elevation datum to which the elevations on the applicable FIRM are referenced as shown on the map legend. The vertical datum is shown in the Map Legend and/or the Notes to Users on the FIRM.

Item B12. Indicate whether the building is located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA). OPAs are portions of coastal barriers that are owned by Federal, State, or local governments or by certain non-profit organizations and used primarily for natural resources protection. CBRS areas and OPAs are no longer shown on the FIRM; please use the maps available at www.fws.gov/cbra/maps/index.html to complete Item B12. Federal flood insurance is prohibited in designated CBRS areas or OPAs for buildings or manufactured (mobile) homes built or substantially improved after the date of the CBRS or OPA designation. For the first CBRS designations, that date is October 1, 1983. Information about CBRS areas and OPAs may be obtained on the FEMA website at www.fema.gov/national-flood-insurance-program/coastal-barrier-resources-system.

Item B13. Indicate whether the building is located seaward of the Limit of Moderate Wave Action (LiMWA). If the LiMWA is not shown on the FIRM, check the "No" box. Information about the LiMWA and other coastal flood zones may be obtained on the FEMA website at www.fema.gov/flood-maps/coastal/insurance-rate-maps.

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

Complete Section C if the building is located in any of Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, or A99. If the Certificate is being completed to demonstrate compliance with local floodplain management requirements, contact the local floodplain management official to find out any additional requirements. Section C may also be completed for insurance purposes to determine the building's First Floor Height in any flood zone (including Zones AO, AR/AO, B, C, X and D). In addition, complete Section C if this certificate is being used to support a request for a LOMA, CLOMA, LOMR-F, or CLOMR-F.

To ensure that all required elevations are obtained, it may be necessary to physically enter the building (for instance, if the building has a basement or sunken living room, split-level construction, or Machinery and Equipment (M&E)).

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED) (Continued)

Land surveyors may not be able to gain access to some crawlspaces to shoot the elevation of the crawlspace floor. If access to the crawlspace is limited or cannot be gained, follow one of these procedures.

- Use a yardstick or tape measure to measure the height from the floor of the crawlspace to the "next higher floor," and then subtract the crawlspace height from the elevation of the "next higher floor." If there is no access to the crawlspace, use the exterior grade next to the structure to measure the height of the crawlspace to the "next higher floor."
- Contact the local floodplain management official of the community in which the building is located. The community may have documentation of the elevation of the crawlspace floor as part of the permit issued for the building.
- If the property owner has documentation or knows the height of the crawlspace floor to the next higher floor, try to verify this by looking inside the crawlspace through any openings or vents.

In all three cases, use the Comments area of Section D to provide the elevation and a brief description of how the elevation was obtained.

Note: If any item does not apply to the building, enter "N/A" for not applicable.

Item C1. Indicate whether the elevations to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first two choices, a post-construction Elevation Certificate will be required when construction is complete. If the building is under construction, include only those elevations that can be surveyed in Items C2.a–h. Use the Comments area of Section D to provide elevations obtained from the construction plans or drawings. Select "Finished Construction" only when all M&E such as furnaces, water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

Item C2. A field survey is required for Items C2.a–h. Most control networks will assign a unique identifier for each benchmark. For example, the National Geodetic Survey uses the Permanent Identifier (PID). For the benchmark utilized, provide the PID or other unique identifier assigned by the maintainer of the benchmark. For GPS survey, indicate the benchmark used for the base station, the Continuously Operating Reference Stations (CORS) sites used for an Online Positioning User Service (OPUS) solution (also attach the OPUS report), or the name of the Real Time Network used.

Also provide the vertical datum for the benchmark elevation. All elevations for the certificate, including the elevations for Items C2.a–h, must use the same datum on which the BFE is based. Show the conversion from the field survey datum used if it differs from the datum used for the BFE entered in Item B9 and indicate the conversion software used. Show the datum conversion, if applicable, in the Comments area of Section D.

For property experiencing ground subsidence, the most recent reference mark elevations must be used for determining building elevations. However, when subsidence is involved, the BFE should not be adjusted.

Note: Enter elevations in Items C2.a–h to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico); if data is surveyed to the nearest hundredth, round to the nearest tenth.

Item C2.a. Enter the elevation measured at the top of the bottom floor (excluding the attached garage) indicated by the selected Building Diagram (Item A7). For buildings elevated on a crawlspace, Building Diagrams 8 and 9, enter the lowest elevation of the top of the crawlspace floor in Item C2.a, whether or not the crawlspace has permanent flood openings (flood vents).

Item C2.b. For Building Diagrams 2A through 9 in any flood zone, including Zones B, C, X, and D, enter the elevation measured at the top of the next higher floor (excluding the attached garage) indicated by the selected Building Diagram (Item A7). For buildings requiring more than two floors or levels to be surveyed, such as those with multiple floors or multi-level enclosures, enter the additional surveyed elevations and floor descriptions in the Section D Comments, and clarify which floors are entered as Item C2.a and C2.b.

Item C2.c. For floodplain management compliance, this elevation is required for all Building Diagrams 5 and 6 in V Zones in areas seaward of the LIMVVA, and in other areas regulated for coastal flooding hazards. Enter the elevation measured at the bottom of the lowest horizontal structural member of the floor indicated by the selected Building Diagram (Item A7) or the figure below. This elevation can be entered for Building Diagrams 5 and 6 in any flood zone, including Zones B, C, X, and D. For Building Diagrams other than 5 and 6 (if applicable), enter the C2.c elevation as indicated in the figure below. *If this item does not apply to the building, enter "N/A" for not applicable.*

Item C2.d. If there is an attached garage, enter the lowest elevation for top of attached garage slab. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the Building Diagrams.)

Item C2.e. Enter the lowest platform, floor, or ground elevation supporting the lowest electrical, heating, ventilation, plumbing, and air conditioning M&E and other utilities servicing the building, which may be located in an attached garage or enclosure or on an open utility platform. Note that elevations for the M&E items are required regardless of their location. Local floodplain management officials are required to ensure that *all* new M&E servicing the building are protected from flooding. Thus, local officials may require that elevation information for all M&E, including ductwork, be documented on the Elevation Certificate. If the M&E is mounted to a wall, pile, etc., enter the platform elevation of the M&E. Indicate the lowest M&E type and its general location (e.g., on floor inside garage, on platform affixed to exterior wall) in the Comments area of Section D or Section G, as appropriate.

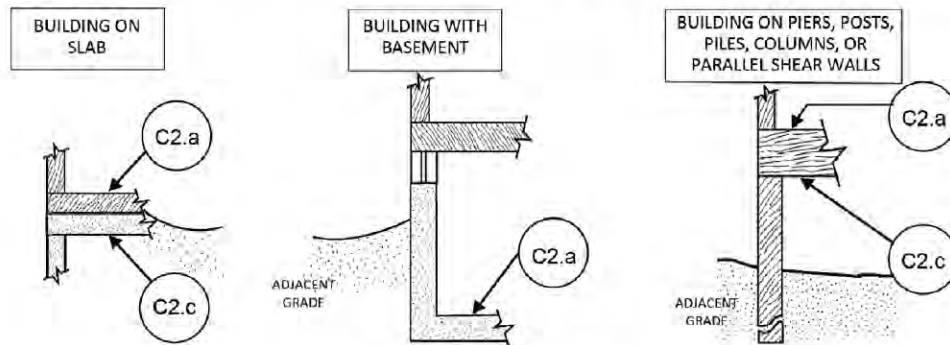
Note: For more guidance on floodplain management compliance for utilities, including M&E, refer to FEMA P-348, *Protecting Building Utility Systems from Flood Damage*. The list of M&E and the elevation requirements for documenting floodplain management compliance are different than the NFIP insurance M&E discount eligibility considerations. See Section H Instructions for additional information.

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED) (Continued)

Item C2.f. Enter the finished Lowest Adjacent Grade (LAG) elevation of the ground, sidewalk, or patio slab next to and in direct contact with the building. For a building in Zone AO, use the natural grade elevation, if available. Indicate whether the natural or finished grade was used. If natural grade was used, attach the source of the information (e.g., a grading plan). For buildings under construction in any flood zone, enter the LAG elevation at the time of the survey. **Note:** Natural grade means the undisturbed natural surface of the ground prior to any excavation or fill.

Item C2.g. Enter the finished Highest Adjacent Grade (HAG) elevation of the ground, sidewalk, or patio slab next to and in direct contact with the building. For a building in Zone AO, use the natural grade elevation if available. Indicate whether the natural or finished grade was used. If natural grade was used, attach the source of the information (e.g., a grading plan). For buildings under construction in any flood zone, enter the HAG elevation at the time of the survey.

Item C2.h. Enter the finished LAG elevation of the lowest ground, sidewalk, or patio slab next to and in direct contact with the structurally-attached-deck supports or stairs structurally attached to the building. For buildings under construction in any flood zone, enter the lowest LAG at the time of the survey.



Figures for use in determining Item C2.c

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This section of the Elevation Certificate may be signed by only a land surveyor, engineer, or architect who is authorized by state law to certify elevation information. Complete as indicated and place your license number, your seal (as allowed by the state licensing board), your signature, and the date in Section D. You are certifying that the information on this certificate represents your best efforts to interpret the data available and that you understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. Use the Comments area of Section D to provide relevant and clarifying information not specified elsewhere on the certificate, including supporting information for latitude/longitude source for A5; openings for A8/A9; LOMR data for Section B; BFE and BFE source data for B9/B10; datum conversion for C2; grading plan for natural grade used in C2.f-g; machinery type and location for C2.e; and any other relevant information identified in the instructions or needed for clarification. If attachments are included, check the attachments box and describe the attachments in the Comments area. Attach separate sheet if additional space is needed for comments.

SECTION E – BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO, ZONE AR/AO, AND ZONE A (WITHOUT BFE)

Complete Section E if the building is located in Zone AO, Zone AR/AO, or Zone A (without BFE) and the Certificate is being completed for the purpose of documenting compliance with local floodplain management requirements. If the Certificate is being completed to document compliance in other flood zones, including Zone A (with BFE), to support a LOMA, CLOMA, LOMR-F, or CLOMR-F request, or to provide a ground elevation for flood insurance rating, complete Section C instead of Section E. Explain in the Section F Comments area if the measurement provided under Items E1–E4 is not based on the "natural grade." Natural grade means the undisturbed natural surface of the ground prior to any excavation or fill.

Indicate whether the measurements to be entered in this section are based on construction drawings, a building under construction, or finished construction. For either of the first two choices, a post-construction Elevation Certificate will be required when construction is complete. If the building is under construction, include only those measurements that can be determined in Items E1–E4. Use the Comments area of Section F to provide measurements obtained from the construction plans or drawings. Select "Finished Construction" only when all Machinery and Equipment (M&E) such as furnaces, water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

Note: Enter heights in Items E1–E4 to the nearest tenth of a foot (nearest tenth of a meter, in Puerto Rico).

Items E1.a and b. Enter in Item E1.a the height of the top of the bottom floor (as indicated by C2.a in the selected Building Diagram, Item A7) above or below the natural HAG. Enter in Item E1.b the height of the top of the bottom floor (as indicated by C2.a in the selected Building Diagram, Item A7) above or below the natural LAG. For buildings in Zone AO, the community's floodplain management ordinance requires the lowest floor of the building be elevated above the HAG at least as high as the base flood depth on the FIRM.

**SECTION E – BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED)
FOR ZONE AO AND ZONE A (WITHOUT BFE) (Continued)**

Item E2. For Building Diagrams 6–9 with permanent flood openings (see pages 18–19), enter the height of the next higher floor or elevated floor (as indicated by C2.b in the selected Building Diagram, Item A7) above or below the HAG.

Item E3. Enter the height, in relation to the HAG next to the building, for the top of attached garage slab. (Because elevation for top of attached garage slab is self-explanatory, attached garages are not illustrated in the diagrams.) *If this item does not apply to the building, enter "N/A" for not applicable.*

Item E4. Enter the height, in relation to the HAG next to the building, of the platform elevation that supports the M&E servicing the building. See Item C2.e for additional details on M&E. Indicate the M&E type in the Comments area of Section F.

Item E5. For those communities where this base flood depth is not available, the community will need to determine whether the top of the bottom floor is elevated in accordance with the community's floodplain management ordinance.

SECTION F – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

Complete as indicated. This section is provided for certification of measurements when completing Sections A, B, and E. If Section E is completed by a property owner or property owner's authorized representative in Zone AO, AR/AO, or A (without BFE), then the community should confirm the heights in Section E to ensure compliance with community floodplain management ordinances. If Section E is completed by a local floodplain management official, then complete Item G2.a and Section G instead of Section F. The address entered in this section must be the actual mailing address of the individual who provided the information on the certificate. Check the box as indicated if including attachments and describe in the Comments area.

SECTION G – COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNITY OFFICIAL COMPLETION)

The community official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C, E, G or H of this Elevation Certificate and sign this section. Section C may be completed by the local official per the instructions below for Item G1.

Item G1. Check if Section C is completed with elevation data from other documentation that has been signed and sealed by a licensed land surveyor, engineer, or architect who is authorized by state law to certify elevation information. Indicate the source of the elevation data and the date obtained in the Comments area of Section G. If you are both a community official and a licensed land surveyor, engineer, or architect authorized by state law to certify elevation information, and you performed the actual survey for a building in any flood zones (including Zones A99, B, C, X and D), you must also complete Section D.

Item G2.a. Check if information is entered in Section E by the community for a building in Zone A (without a BFE), Zone AO, or Zone AR/AO, or when the community certifies Item E5 for a building in Zone AO.

Item G2.b. Check if information is entered in Section H by the community for insurance purposes.

Item G3. Check if the community official is correcting information provided in Sections A, B, E and H. Describe corrections in the Comments area of Section G.

Item G4. Check if the information in Items G5–G11 has been completed for community floodplain management purposes to document the as-built lowest floor elevation of the building. Section C of the Elevation Certificate records the elevation of various building components but does not determine the lowest floor of the building or whether the building, as constructed, complies with the community's floodplain management ordinance. This must be done by the community. Items G5–G11 provide a way to document these determinations.

Item G5. Permit Number. Enter the permit number or other identifier to key the Elevation Certificate to the permit issued for the building.

Item G6. Date Permit Issued. Enter the date the permit was issued for the building.

Item G7. Date Certificate of Compliance/Occupancy Issued. Enter the date that the Certificate of Compliance or Occupancy or similar written official documentation of as-built lowest floor elevation was issued by the community as evidence that all work authorized by the floodplain development permit has been completed in accordance with the community's floodplain management laws or ordinances.

Item G8. New Construction or Substantial Improvement. Check the applicable box. "Substantial Improvement" means any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement (or meets the community's more restrictive standards, if applicable). The term includes buildings that have incurred substantial damage, regardless of the actual repair work performed.

Item G9.a. As-built lowest floor elevation. Enter the elevation of the lowest floor (including basement) when the construction of the building is completed and a final inspection has been made to confirm that the building is built in accordance with the permit, the approved plans, and the community's floodplain management laws or ordinances. Indicate the elevation datum used.

Item G9.b. As-built lowest horizontal structural member. Enter the elevation measured at the bottom of the lowest horizontal structural member of the floor indicated by the selected Building Diagram (Item A7) or in the figure at the end of the instructions for Section C. Indicate the elevation datum used.

SECTION G – COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNITY OFFICIAL COMPLETION) (Continued)

Item G10.a. BFE. Using the appropriate FIRM panel, FIS, or other data source, locate the property and enter the BFE (or base flood depth) of the building site. Indicate the elevation datum used.

Item G10.b. Community's minimum elevation or depth requirement. Enter the elevation (including freeboard above the BFE) to which the community requires the lowest floor or the lowest horizontal structural member to be elevated. Indicate the elevation datum used.

Item G11. Indicate Yes if a variance from the floodplain management regulations (Title 44 CFR § 60.6) has been issued for the building, attach the supporting documentation, and describe the attachment in the Comments area of this section. If no such variance has been issued, indicate No.

Enter your name, title, and telephone number, and the name of the community and add any comments. Sign and enter the date in the appropriate blanks.

**SECTION H – BUILDING'S FIRST FLOOR HEIGHT INFORMATION FOR ALL ZONES
(SURVEY NOT REQUIRED) (FOR INSURANCE PURPOSES ONLY)**

In any flood zone the property owner, owner's authorized representative, or local floodplain management official may complete this certificate for rating purposes to determine the building's first floor height and identify the elevation of Machinery and Equipment (M&E) servicing the building. Sections A, B, and I must also be completed.

Note: If Sections C and/or E and H are all completed, then information in Section C will prevail for insurance purposes and for compliance.

Item H1.a. For Building Diagrams 1A, 1B, 3, and 5–8 shown on pages 17–19, enter in Item H1.a the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the bottom floor (as indicated in the selected Building Diagram, Item A7) above the LAG. Refer to the arrows on the Foundation Type Diagrams on page 16 that indicate which floor to use to determine the height for Item H1.a.

Item H1.b. For Building Diagrams 2A, 2B, 4, and 6–9 shown on pages 17–19, enter in Item H1.b the height to the nearest tenth of a foot (tenth of a meter in Puerto Rico) of the top of the next higher floor or elevated floor (as indicated in the selected Building Diagram, Item A7) above the LAG. Refer to the arrows on the Foundation Type Diagrams on page 16 that indicate which floor to use to determine the height for Item H1.b.

Note: The LAG is the lowest point of the ground level immediately next to a building.

Item H2. Indicate "Yes" if **all** of the following M&E servicing the building, inside or outside the building, are elevated to at least the height of the location shown by the H2 arrow in the Foundation Type Diagrams on page 16: central air conditioner (including exterior compressor), furnace, heat pump (including exterior compressor), water heater, and elevator M&E. For contents-only insurance coverage, **all** of the following appliances will need to be elevated to at least the height of the location shown by the H2 arrow in the Foundation Type Diagrams below: clothes washers and dryers and food freezers.

Note: For both building and contents coverage, **all** of the M&E and appliances listed above must be elevated per the Foundation Type Diagrams on page 16 to be considered for the M&E mitigation discount.

Indicate "No" if any of the M&E listed above is not elevated to at least the height of the location shown by the H2 arrow in the Foundation Type Diagrams on page 16.

The diagrams on the following page illustrate the six NFIP Foundation Type Diagrams. Each foundation type corresponds with one or more of the eleven Building Diagrams shown at the end of this Elevation Certificate. The arrows on the diagrams indicate which floor to use to determine H1.a and H1.b. The arrows marked as H2 show the minimum elevation required to be eligible for the M&E mitigation discount.

SECTION I – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

Complete as indicated. This section is provided for certification of measurements when completing Sections A, B, and H. If Section H is completed by a local floodplain management official, then complete Item G2.b and Section G instead of Section I. The address entered in this section must be the actual mailing address of the individual who provided the information on the certificate.

Check the box as indicated if including attachments (e.g., required photos) and describe in the Comments area.

Foundation Type Diagrams (for use in Section H):

Slab on Grade (Non-Elevated)



Corresponds to EC Diagrams 1A, 1B and 3

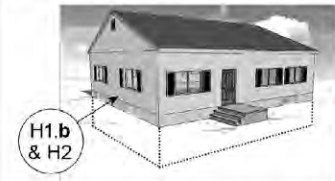
Note: If the building has more than one floor, the Machinery and Equipment should be on the second floor or higher.

Elevated without Enclosure on Posts, Piles, or Piers



Corresponds to EC Diagram 5

Basement (Non-Elevated)



Corresponds to EC Diagrams 2A, 2B and 4

Elevated with Enclosure on Posts, Piles, or Piers



Corresponds to EC Diagram 6

Crawlspace (Elevated, including Non-Elevated Sub-Grade Crawlspace)



Corresponds to EC Diagrams 8 and 9

Elevated with Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)



Corresponds to EC Diagram 7

BUILDING DIAGRAMS

The following diagrams illustrate various types of buildings. Compare the features of the building being certified with the features shown in the diagrams and select the diagram most applicable. Enter the diagram number in Item A7, the square footage of crawlspace or enclosure(s) and the area of flood openings as indicated in Items A8.a–f, the square footage of attached garage and the area of flood openings as indicated in Items A9.a–f, and the elevations in Items C2.a–h.

In A, B, C, X and D zones, the floor elevation is taken at the top finished surface of the floor indicated; in V zones, areas seaward of the LIMWA, and in other areas regulated for coastal flooding hazards, the floor elevation is taken at the bottom of the lowest horizontal structural member (see figure at end of instructions for Section C).

DIAGRAM 1A:

All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor is at or above ground level (grade) on at least one side.*

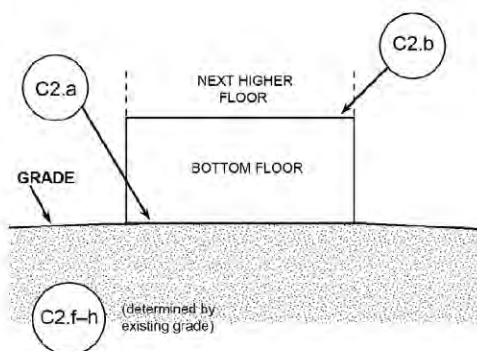


DIAGRAM 1B:

All raised-slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level), either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor is at or above ground level (grade) on at least one side.*

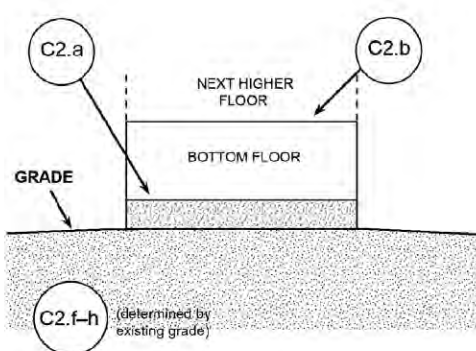


DIAGRAM 2A:

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

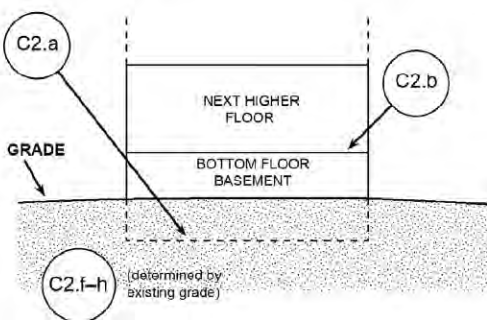
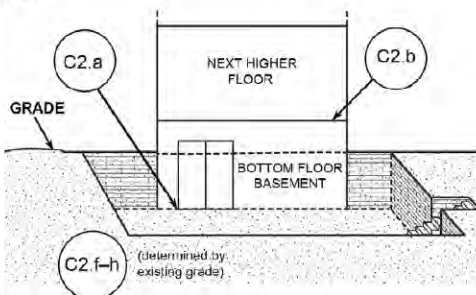


DIAGRAM 2B:

All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (basement or underground garage) is below ground level (grade) on all sides; most of the height of the walls is below ground level on all sides; and the door and area of egress are also below ground level on all sides.*



* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

BUILDING DIAGRAMS

DIAGRAM 3:

All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

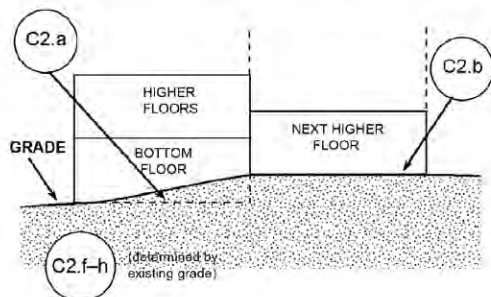


DIAGRAM 4:

All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.

Distinguishing Feature – The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*

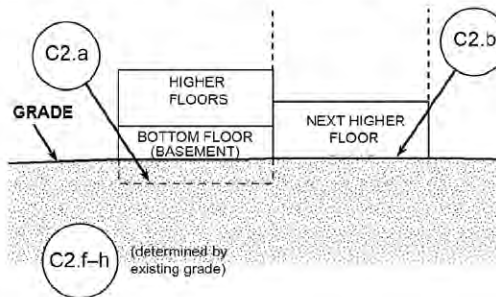


DIAGRAM 5:

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.

Distinguishing Feature – For all zones, the area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

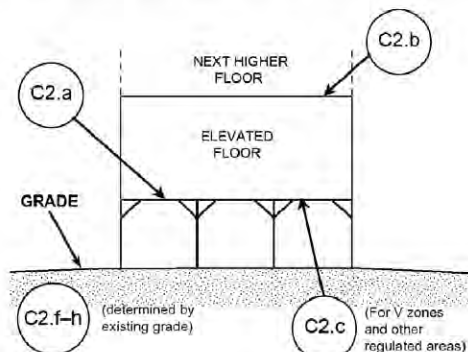
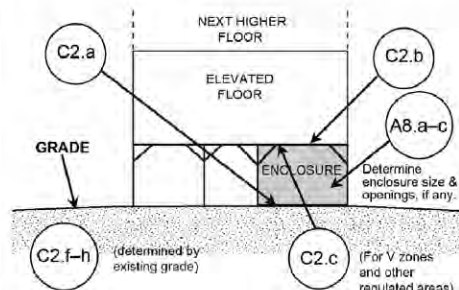


DIAGRAM 6:

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A - Property Information.



* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than one square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the ICC ES must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

BUILDING DIAGRAMS

DIAGRAM 7:

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.

Distinguishing Feature – For all zones, the area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure. Indicate information about enclosure size and openings in Section A - Property Information.

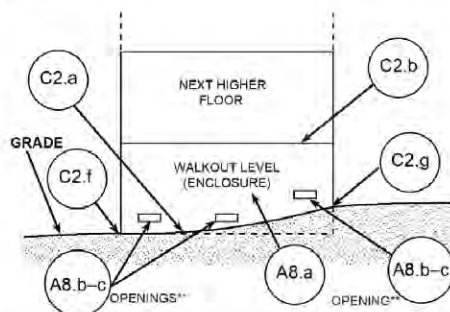


DIAGRAM 8:

All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without an attached garage.

Distinguishing Feature – For all zones, the area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawlspace is with or without openings** present in the walls of the crawlspace. Indicate information about crawlspace size and openings in Section A - Property Information. (If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, use Diagram 7.)

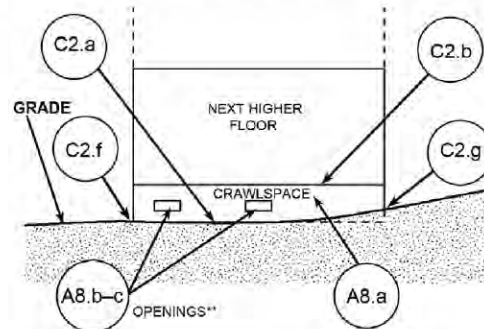
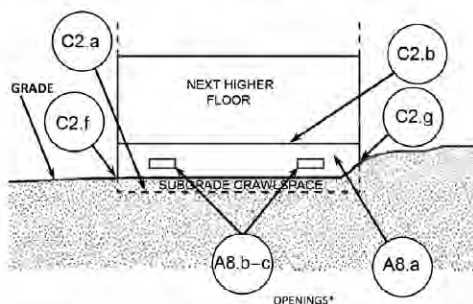


DIAGRAM 9:

All buildings (other than split-level) elevated on a sub-grade crawlspace, with or without attached garage.

Distinguishing Feature – The bottom (crawlspace) floor is below ground level (grade) on all sides.* (If the distance from the crawlspace floor to the top of the next higher floor is more than five feet, or the crawlspace floor is more than two feet below the grade [LAG] on all sides, use Diagram 2A or 2B.)



* A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than one square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the ICC ES must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than 1.0 foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

ATTACHMENT G

**Updated Guidance for the NFIP Flood Insurance Manual
Appendix C. Quick Start Guide**

Effective April 1, 2024

Revisions to C.VII, on page C-3 of the October 2022 FIM

FEMA will determine the building's First Floor Height (FFH) value using application information and various data sets. The policyholder has the option to provide an EC or land survey to provide another FFH value. If so, FEMA's system will apply the FFH value that is most beneficial to the policyholder.

If using an EC (optional) to provide a FFH value, the following fields must be entered:

Completing the Application Form Using Section C of the EC

1. Enter the EC date.
2. Enter the Building Diagram Number (Item A7 of the EC).
3. Enter the Lowest Adjacent Grade (LAG) (Item C2.f of the EC).
4. Enter the Lowest Floor Elevation (LFE). See the Elevation Certificate/Land Survey heading in Section 3: How to Write for detailed guidance.
5. Enter the FFH in feet. The FFH is the difference between the LAG and LFE.

Completing the Application Form Using Section E or H of the EC

1. Enter the EC date.
2. Enter the Building Diagram Number (Item A7 of the EC).
3. Enter the FFH in feet. The FFH is the difference between the LAG and the LFE. See the Elevation Certificate/Land Survey heading in Section 3: How to Write for detailed guidance.

The final two fields of the First Floor Height Determination portion of the Application Form are completed by FEMA's system when the quote is returned to the insurer.

- **FFH Used (In Feet).** FEMA's system will enter the FFH value used for rating purposes.
- **Method Used to Determine FFH.** FEMA's system will enter either FEMA Determined or Elevation Certificate depending on which source returned the more favorable premium.

Note: When EC information is provided, FEMA's system compares the premium using elevation information from the EC with the premium using FEMA-sourced FFH and elevation data. After this comparison, FEMA returns the lowest premium for the policyholder. Providing EC information will not increase a premium.

Revision to C.VIII.H, on page C-6 of the October 2022 FIM

VIII. Building Characteristics

H. Number of Floors in Building

Determine the building's number of floors based on the number of floors above the ground, excluding **mid-level entries**, enclosures or basements (finished or unfinished), crawlspaces (on grade or subgrade) and attics (if not used for living space). For example, a building with a basement and one floor above the ground is rated as having one floor. Likewise, an elevated building with an enclosure (either compliant or non-compliant) and one additional floor above that is rated as having one floor. Indicate the total number of floors in the building even if the policy covers only an individual unit.

ATTACHMENT H

**Updated Guidance for the NFIP Flood Insurance Manual
Appendix F. Severe Repetitive Loss**

Effective April 1, 2024

Additions to F.V.A, on page F-3 of the October 2022 FIM

- Photographs of the flood openings (if applicable);
- Source of funding for the mitigation action (state, local, or individual);
- Demolition permit (if the building was demolished and rebuilt);
- Building permit (if the building was elevated or rebuilt); *and*
- In Zone B, C, **D**, or X, a signed statement from a community official that shows mitigation was approved by the community.

NFIP policyholders and property owners can mitigate their property to potentially reduce flood risk and remove the SRL designation. Mitigation actions include building elevation, non-residential floodproofing, building removal/relocation, building demolition, flood control or stormwater management project, or machinery and equipment elevation. Table 1 shows the requirements and supporting documentation for specific mitigation actions.

Table 1. Mitigation Actions, Requirements, and Documentation

Mitigation Action	Requirements	Documentation
Elevating a Building	<ul style="list-style-type: none"> • If the building is located in a Special Flood Hazard Area with a Base Flood Elevation (BFE), the building's Lowest Floor Elevation (LFE) must be elevated at least 2 feet above the BFE at the time of mitigation. • If the building is located in a Special Flood Hazard Area without a BFE (i.e., unnumbered A or V flood zone) or outside the Special Flood Hazard Area (i.e., B, C, X, or D flood zone), the building's LFE must be elevated at least 2 feet above the Highest Adjacent Grade (HAG). • If the building is located in an AO flood zone, the building's LFE must be elevated at least 3 feet above the HAG. 	<ul style="list-style-type: none"> • NFIP Elevation Certificate • Proper flood openings information • Clear photos of the building's exterior
Floodproofing (Non-Residential)	<ul style="list-style-type: none"> • The non-residential building must be floodproofed to at least 2 feet above the BFE. • The non-residential building must be floodproofed to at least 3 feet above the HAG if there is no BFE. 	<ul style="list-style-type: none"> • NFIP Floodproofing Certificate for Non-residential Structures • Clear photos of the building's exterior
Flood Control/Stormwater Management Project	<ul style="list-style-type: none"> • If the building is mitigated as a result of a flood control or storm water management project, information must be provided to demonstrate how the mitigation performs. • For the purposes of SRL designation or the NFIP Prior Claims Rating Factor, levees are not considered flood control or stormwater management. Levee information is included in the NFIP rating methodology. 	<ul style="list-style-type: none"> • A description of the project and how the mitigation performs • A letter from the community official and supporting documentation

Table 1. Mitigation Actions, Requirements, and Documentation *continued*

Mitigation Action	Requirements	Documentation
Building Removed and Relocated	<ul style="list-style-type: none"> The building was removed and relocated from the property to another location. 	<ul style="list-style-type: none"> Description of the project Clear photos of the location from which the building was removed/relocated and photos of the building at the new location If the building was removed and relocated by the community, a letter from the community official Other documentation to confirm the building's new location
Building Demolition	<ul style="list-style-type: none"> The building was demolished or removed. 	<ul style="list-style-type: none"> Demolition permit If the building was acquired and demolished/removed by the community, a letter from the community official is required Clear photos of the property where the building was demolished
Elevation of Machinery and Equipment	<ul style="list-style-type: none"> A prior claim was due to damage to machinery and equipment only; and The covered machinery and equipment has since been elevated to at least the building's FFH (the height of the first lowest floor above the adjacent grade, measured in feet). 	<ul style="list-style-type: none"> A description of the prior damage to machinery and equipment A description of the mitigation (elevation) of the machinery and equipment A letter from the community official certifying the elevation of machinery and equipment Clear photos showing the elevation of the machinery and equipment

Required documents should be sent via email to: NFIPUnderwritingMailbox@fema.dhs.gov.

ATTACHMENT I

**Updated Guidance for the NFIP Flood Insurance Manual
Appendix I. Policyholder Communications**

Effective April 1, 2024

Revisions to Appendix I.I. on pages I-1 to I-2 of the October 2022 FIM

Table 1: Underwriting-Related Policyholder Communications

Title	Description	Section Reference	Page
Building Replacement Cost Value (BRCV) Update Notice	<p>The insurer must send a notice to obtain a updated BRCV or supporting documentation at least every 3 years for the following building occupancies:</p> <ul style="list-style-type: none"> • Other Residential Building • Residential Condominium Building • Non-Residential Building • Non-Residential Unit 	Section 3: How to Write	I-24
FIRA Notice	<p>FEMA sends a Flood Insurance Reform Act of 2004 (FIRA) notice to all NFIP policyholders annually for both new business and renewals. The notice reports the property's NFIP claims history and clarifies how that may affect premiums – either through designation as a Severe Repetitive Loss (SRL) property or through the Prior NFIP Claims Rating Factor.</p>	Section 3: How to Write	I-33
Renewal Notice, Renewal Notice (This Is A Copy of Your Bill), and Expiration Notice	<ul style="list-style-type: none"> • The insurer must send a Renewal Notice to the payor listed on the policy declarations page at least 45 days before the policy expires. • The insurer must also send a Renewal Notice (This Is A Copy of Your Bill) to all parties listed on the policy declarations page. • If the insurer does not receive the premium payment by the policy expiration date, it must send an Expiration Notice, on the policy expiration date, to all parties listed on the prior policy declarations page. 	Section 5: How to Renew	I-44

Revision to Appendix I.II.E, on pages I-20 of the October 2022 FIM

Table 2: Declarations Page Requirements *continued*

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green, unless otherwise indicated)	Requirement (for WYOs + NFIP Direct)	Possible Values or Required Format	Description & Required Information
39	Location and Property Info	First Floor Height [Used (in feet)]	First Floor Height [Used (in feet)]	Always shown	Truncate values in “feet” to the nearest tenths. Example: 2.0134 = 2.0	Indicate the <i>First Floor Height Used</i> , in feet, to calculate elevation for rating purposes. This information may be presented in-line with <i>Method Used to Determine First Floor Height</i> .

Revisions to Appendix I.III. on pages I-24 to I-25 of the October 2022 FIM

III. Building Replacement Cost Value Update Notice

A. Overview

For certain building occupancies, the insurer must obtain an updated value (including the cost of the foundation) at least every 3 years, as described below:

1. Other Residential Building, Non-Residential Building, and Non-Residential Unit

The insurer must obtain an updated BRCV and must maintain information on the method used to determine the BRCV in the policy file.

Supporting **BRCV** documentation is not required if:

- The building occupancy is Non-Residential Manufactured/Mobile Building;
- The building description is either Storage/Tool Shed or Detached Garage; or
- The building or unit's square footage is less than 1,000 square feet.

2. Residential Condominium Building

The insurer must send a BRCV notice to the agent to obtain the updated BRCV and the supporting documentation must be maintained in the policy file.

B. Sample Building Replacement Cost Value Notifications

1. Other Residential Building, Non-Residential Building, and Non-Residential Unit Notification

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Agent's Name:
Agent's Address:
Re: Policyholder's Name:
Property Address:
Policy Number:

Dear Agent:

This letter is to inform you that the Building Replacement Cost Value (BRCV) on file for the building or unit referenced above must now be updated. The National Flood Insurance Program (NFIP) requires that the BRCV be evaluated every 3 years; it has been at least 3 years since the BRCV has been updated.

The BRCV as currently listed on the above-referenced policy is <INSERT CURRENT BUILDING REPLACEMENT COST VALUE>. The amount of building coverage on the policy is <INSERT CURRENT BUILDING COVERAGE>.

You must provide the current BRCV, including the cost of the foundation.

For an Other Residential Building, Non-Residential Building, and Non-Residential Unit the insurer must obtain the BRCV for the building (including the cost of the foundation) to meet this requirement. The BRCV may be obtained by using common industry practices.

If you have any questions about the information in this letter, please contact <INSERT INSURER CONTACT NAME AND TELEPHONE NUMBER>.

cc: Policyholder, Lender

2. Residential Condominium Building Association Policy (RCBAP) Notification

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Agent's Name:
Agent's Address:
Re: Policyholder's Name:
Property Address:
Policy Number:

Dear Agent:

This letter is to inform you that the Building Replacement Cost Value (**BRCV**) on file for the building or unit referenced above must now be updated. The National Flood Insurance Program (NFIP) requires that the **BRCV** be evaluated every 3 years; it has been at least 3 years since the **BRCV** has been updated.

The **BRCV** as currently listed on the above-referenced policy is <INSERT CURRENT BUILDING REPLACEMENT COST VALUE>. The amount of building coverage on the policy is <INSERT CURRENT BUILDING COVERAGE>.

You must provide the current BRCV, including the cost of the foundation.

For a Residential Condominium Building Association Policy (RCBAP), you must provide documentation of the current **BRCV** or a statement signed by an officer or a representative of the Condominium Association confirming that the **BRCV** is still valid. **The insurer must obtain the BRCV of the building (including the cost of the foundation) based on appraisals commonly used in the industry. The insurer must maintain supporting documentation of the BRCV. Supporting documentation must include a recent appraisal stating the value of the building and its foundation on a Replacement Cost Value basis to meet this requirement.**

Please be aware that to the extent that the amount of building coverage on the RCBAP is not in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of a loss or the maximum amount of insurance available under the NFIP, the Condominium Association may not be fully reimbursed for the loss.

If you have any questions about the information in this letter, please contact <INSERT INSURER CONTACT NAME AND TELEPHONE NUMBER>.

cc: Policyholder, Lender

Revisions to Appendix I.VIII.A, on page I-44 of the October 2022 FIM

VIII. Renewal Notice, Renewal Notice (This Is A Copy of Your Bill), and Expiration Notice

A. Overview

The insurer must send a Renewal Notice to the payor listed on the policy declarations page at least 45 days before the policy expires. The insurer must also send a Renewal Notice (This Is A Copy of Your Bill) to all parties listed on the policy declarations page. If the insurer does not receive the premium payment by the policy expiration date, it must send an Expiration Notice, on the policy expiration date, to all parties listed on the prior policy declarations page.

Refer to Table 3 of this section for specific requirements for the Renewal/Expiration Notice. The Renewal/Expiration Notice must:

- Inform the policyholder that the policy is about to expire and premium is required to renew the policy for another policy term.
- Provide payment instructions to the policyholder.
- Include message that if payment is not received within 30 days of policy expiration date, the policy will expire.
- Inform the policyholder that if premium payment is mailed via certified mail that provides proof of mailing date, the mailing date is the premium receipt date.
- Provide contact information to the policyholder if they have questions about their flood policy.
- Display the Annual Increase Cap Discount amount if applicable and inform the policyholder that they will not receive this discount if the premium payment is not paid on time.

For policyholder messaging or engagement, NFIP insurers can use tools or processes (i.e., refer policyholders to websites or electronic company portals) that align with their business practices.

Revisions to Appendix I.VIII.B, on pages I-45, I-48, and I-51 of the October 2022 FIM

B. Sample Notifications (WYO Versions)

1. Renewal Notice (WYO Version), Page 1.



FEMA



National Flood Insurance Program: [WYO Company Name]
[WYO Address Line 1]
[WYO Address Line 2]
[WYO Phone and
Email/Website]

Notice Date: 00/00/0000

Policy Expiration Date: 00/00/0000

RENEWAL NOTICE:

Your flood insurance policy is about to expire.

Renewal premium is required to renew your policy.

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: [\$000]. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 00/00/0000 at 12:01 a.m.	Policy Number: [Value]
Policyholder(s): [Line 1] [Line 2]	Payor: [Line 1] [Line 2]
Insured Property Location: [Line 1] [Line 2]	Agent: [Line 1] [Line 2]

Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.¹ More renewal information is available at www.floodsmart.gov/how-renew-your-policy.

Renewing your policy is easy. Submit your payment to [WYO Company Name] by paying [insert preferred payment method(s)]. You can also pay by check or money order using the enclosed form.² If your mortgage lender pays your policy premium from an escrow account, **we recommend that you confirm payment has been received.**³

You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.⁴ **If you have questions about your coverage options or your flood policy, contact your insurance agent (listed above) or call [WYO Company Name] at [WYO contact phone number].**

Please indicate one of the following options on the payment page:

Current Coverage (Option A)		Increased Coverage (Option B)	
Building Coverage	\$000	Building Coverage	\$000
Building Deductible	\$000	Building Deductible	\$000
Contents Coverage	\$000	Contents Coverage	\$000
Contents Deductible	\$000	Contents Deductible	\$000
Total Amount Due (Option A)	\$000	Total Amount Due (Option B)	\$000

Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page 2 to ensure your property stays covered.

Thank you for being a valued NFIP policyholder!

¹ If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.

² All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.

³ If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.

⁴ Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.

2. Renewal Notice (This Is a Copy of Your Bill) (WYO Version), Page 1



FEMA



National Flood Insurance Program: [WYO Company Name]
 [WYO Address Line 1]
 [WYO Address Line 2]
 [WYO Phone and Email/
 Website]

Notice Date: 00/00/0000

Policy Expiration Date: 00/00/0000

RENEWAL NOTICE:

Your flood insurance policy is about to expire. **THIS IS A COPY OF YOUR BILL.**

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: [\$000]. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 00/00/0000 at 12:01 a.m.	Policy Number: [Value]
Policyholder(s): [Line 1] [Line 2]	Payor: [Line 1] [Line 2]
Insured Property Location: [Line 1] [Line 2]	Agent: [Line 1] [Line 2]

Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.¹ More renewal information is available at www.floodsmart.gov/how-renew-your-policy.

Renewing your policy is easy. Submit your payment to [WYO Company Name] by paying [insert preferred payment method(s)]. You can also pay by check or money order using the enclosed form.² If your mortgage lender pays your policy premium from an escrow account, **we recommend that you confirm payment has been received.**³

You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.⁴ If you have questions about your coverage options or your flood policy, contact your insurance agent (listed above) or call [WYO Company Name] at [WYO contact phone number].

Please indicate one of the following options on the payment page:

Current Coverage (Option A)		Increased Coverage (Option B)	
Building Coverage	\$000	Building Coverage	\$000
Building Deductible	\$000	Building Deductible	\$000
Contents Coverage	\$000	Contents Coverage	\$000
Contents Deductible	\$000	Contents Deductible	\$000
Total Amount Due (Option A)	\$000	Total Amount Due (Option B)	\$000

Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page 2 to ensure your property stays covered.

Thank you for being a valued NFIP policyholder!

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² All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.

³ If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.

⁴ Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.

2. Renewal Notice (This Is a Copy of Your Bill) (WYO Version), Page 1



FEMA



National Flood Insurance Program: [WYO Company Name]
 [WYO Address Line 1]
 [WYO Address Line 2]
 [WYO Phone and Email/
 Website]

Notice Date: 00/00/0000

Policy Expiration Date: 00/00/0000

RENEWAL NOTICE:

Your flood insurance policy is about to expire. **THIS IS A COPY OF YOUR BILL.**

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: [\$000]. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 00/00/0000 at 12:01 a.m.	Policy Number: [Value]
Policyholder(s): [Line 1] [Line 2]	Payor: [Line 1] [Line 2]
Insured Property Location: [Line 1] [Line 2]	Agent: [Line 1] [Line 2]

Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.¹ More renewal information is available at www.floodsmart.gov/how-renew-your-policy.

Renewing your policy is easy. Submit your payment to [WYO Company Name] by paying [insert preferred payment method(s)]. You can also pay by check or money order using the enclosed form.² If your mortgage lender pays your policy premium from an escrow account, **we recommend that you confirm payment has been received.**³

You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.⁴ If you have questions about your coverage options or your flood policy, contact your insurance agent (listed above) or call [WYO Company Name] at [WYO contact phone number].

Please indicate one of the following options on the payment page:

Current Coverage (Option A)		Increased Coverage (Option B)	
Building Coverage	\$000	Building Coverage	\$000
Building Deductible	\$000	Building Deductible	\$000
Contents Coverage	\$000	Contents Coverage	\$000
Contents Deductible	\$000	Contents Deductible	\$000
Total Amount Due (Option A)	\$000	Total Amount Due (Option B)	\$000

Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page 2 to ensure your property stays covered.

Thank you for being a valued NFIP policyholder!

¹ If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.

² All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.

³ If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.

⁴ Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.

3. **Expiration** Notice (WYO Version), Page 1

FEMA



National Flood Insurance Program: [WYO Company Name]
 [WYO Address Line 1]
 [WYO Address Line 2]
 [WYO Phone and
 Email/Website]

Expiration Notice Date: 00/00/0000

Policy Expiration Date: 00/00/0000

EXPIRATION NOTICE:

This is your final notice. Your flood insurance policy has expired.

Renewal premium is required to renew your policy.

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: [\$000]. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 00/00/0000 at 12:01 a.m.	Policy Number: [Value]
Policyholder(s): [Line 1] [Line 2]	Payor: [Line 1] [Line 2]
Insured Property Location: [Line 1] [Line 2]	Agent: [Line 1] [Line 2]

Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.¹ More renewal information is available at www.floodsmart.gov/how-renew-your-policy.

Renewing your policy is easy. Submit your payment to [WYO Company Name] by paying [insert preferred payment method(s)]. You can also pay by check or money order using the enclosed form.² If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.³

You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.⁴ If you have questions about your coverage options or your flood policy, contact your insurance agent (listed above) or call [WYO Company Name] at [WYO contact phone number].

Please indicate one of the following options on the payment page:

Current Coverage (Option A)		Increased Coverage (Option B)	
Building Coverage	\$000	Building Coverage	\$000
Building Deductible	\$000	Building Deductible	\$000
Contents Coverage	\$000	Contents Coverage	\$000
Contents Deductible	\$000	Contents Deductible	\$000
Total Amount Due (Option A)	\$000	Total Amount Due (Option B)	\$000

Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page 2 to ensure your property stays covered.

Thank you for being a valued NFIP policyholder!

¹ If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.

² All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.

³ If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.

⁴ Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.

Revisions to Appendix I.VIII.C, on pages I-54, I-57, and I-60 of the October 2022 FIM

C. Sample Notifications (NFIP Direct Versions)

1. Renewal Notice (NFIP Direct Version), Page 1



FEMA



National Flood Insurance Program: NFIP Direct
P.O. Box 91311
Denver, CO 80291
1-800-638-6620

Notice Date: 00/00/0000

Policy Expiration Date: 00/00/0000

Notice ID: 00000000-0000000000

RENEWAL NOTICE:

Your flood insurance policy is about to expire.

Renewal premium is required to renew your policy.

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: [\$000]. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 00/00/0000 at 12:01 a.m.	Policy Number: [Value]
Policyholder(s): [Line 1] [Line 2]	Payor: [Line 1] [Line 2]
Insured Property Location: [Line 1] [Line 2]	Agent: [Line 1] [Line 2]

Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.¹ More renewal information is available at www.floodsmart.gov/how-renew-your-policy.

Renewing your policy is easy. Submit your payment directly to the National Flood Insurance Program (NFIP) by paying online. You can also pay by check or money order using the enclosed form.² If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.³

You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.⁴ If you have questions about your coverage options or your flood policy, contact your insurance agent.

Please indicate one of the following options on the payment page:

Current Coverage (Option A)	
Building Coverage	\$000
Building Deductible	\$000
Contents Coverage	\$000
Contents Deductible	\$000
Total Amount Due (Option A)	\$000

Increased Coverage (Option B)	
Building Coverage	\$000
Building Deductible	\$000
Contents Coverage	\$000
Contents Deductible	\$000
Total Amount Due (Option B)	\$000

Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page 2 to ensure your property stays covered.

Thank you for being a valued NFIP policyholder!

- ¹ If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.
- ² All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.
- ³ If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.
- ⁴ Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.

2. Renewal Notice (This Is a Copy of Your Bill) (NFIP Direct Version), Page 1



FEMA



National Flood Insurance Program: NFIP Direct
P.O. Box 91311
Denver, CO 80291
1-800-638-6620

Notice Date: 00/00/0000

Policy Expiration Date: 00/00/0000

Notice ID: 00000000-0000000000

RENEWAL NOTICE:

Your flood insurance policy is about to expire. **THIS IS A COPY OF YOUR BILL.**

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: [\$000]. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 00/00/0000 at 12:01 a.m.	Policy Number: [Value]
Policyholder(s): [Line 1] [Line 2]	Payor: [Line 1] [Line 2]
Insured Property Location: [Line 1] [Line 2]	Agent: [Line 1] [Line 2]

Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.¹ More renewal information is available at www.floodsmart.gov/how-renew-your-policy.

Renewing your policy is easy. Submit your payment directly to the National Flood Insurance Program (NFIP) by paying online. You can also pay by check or money order using the enclosed form.² If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.³

You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.⁴ If you have questions about your coverage options or your flood policy, contact your insurance agent.

Please indicate one of the following options on the payment page:

Current Coverage (Option A)		Increased Coverage (Option B)	
Building Coverage	\$000	Building Coverage	\$000
Building Deductible	\$000	Building Deductible	\$000
Contents Coverage	\$000	Contents Coverage	\$000
Contents Deductible	\$000	Contents Deductible	\$000
Total Amount Due (Option A)	\$000	Total Amount Due (Option B)	\$000

Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page 2 to ensure your property stays covered.

Thank you for being a valued NFIP policyholder!

¹ If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.

² All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.

³ If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy.

⁴ Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.

3. **Expiration** Notice (NFIP Direct Version), Page 1

FEMA



National Flood Insurance Program: NFIP Direct
P.O. Box 91311
Denver, CO 80291
1-800-638-6620

Expiration Notice Date: 00/00/0000

Policy Expiration Date: 00/00/0000

Notice ID: 00000000-0000000000

EXPIRATION NOTICE:

This is your final notice. Your flood insurance policy has expired.

Renewal premium is required to renew your policy.

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: [\$000]. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

Policy Expiration Date & Time: 00/00/0000 at 12:01 a.m.	Policy Number: [Value]
Policyholder(s): [Line 1] [Line 2]	Payor: [Line 1] [Line 2]
Insured Property Location: [Line 1] [Line 2]	Agent: [Line 1] [Line 2]

Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage.¹ More renewal information is available at www.floodsmart.gov/how-renew-your-policy.

Renewing your policy is easy. Submit your payment directly to the National Flood Insurance Program (NFIP) by paying online. You can also pay by check or money order using the enclosed form.² If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.³

You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection.⁴ If you have questions about your coverage options or your flood policy, contact your insurance agent (listed above).

Please indicate one of the following options on the payment page:

Current Coverage (Option A)		Increased Coverage (Option B)	
Building Coverage	\$000	Building Coverage	\$000
Building Deductible	\$000	Building Deductible	\$000
Contents Coverage	\$000	Contents Coverage	\$000
Contents Deductible	\$000	Contents Deductible	\$000
Total Amount Due (Option A)	\$000	Total Amount Due (Option B)	\$000

Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page 2 to ensure your property stays covered.

Thank you for being a valued NFIP policyholder!

¹ If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day.

² All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer.

³ If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to send a General Change Endorsement form (available at www.fema.gov/flood-insurance/find-form/underwriting) to the NFIP to correct the policy.

⁴ Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.

Revisions to Appendix I.VIII.D, Table 3 on pages I-63 to I-64 and I-69 to I-72 of the October 2022 FIM

Table 3: Renewal Notice, Renewal Notice (This Is a Copy of Your Bill), and Expiration Notice Requirements *continued*

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green, unless otherwise indicated)	Requirement (for NFIP Direct)	Requirement (for WYOs/ Vendors)	Possible Values or Required Format	Description & Required Information
4	Notice	Topline Header	Renewal Notice and Renewal Notice (This Is a Copy of Your Bill) or Expiration Notice	Always shown	Always shown	“Renewal Notice,” “Renewal Notice (This Is a Copy of Your Bill),” or “Expiration Notice”	<p>Indicate whether this communication is a renewal notice or expiration notice.</p> <p>For the renewal notice sent 45 days prior to the Policy Expiration Date, indicate “Renewal Notice” for communications sent to the current policy Payor and “Renewal Notice (This Is a Copy of Your Bill)” communications sent to all other parties listed on the Declarations Page.</p> <p>For the expiration notice sent on the Policy Expiration Date, indicate “Expiration Notice” for communications sent to the current policy Payor and all other parties listed on the Declarations Page.</p>
7	Notice Info	Expiration Notice Date	Expiration Notice Date	Conditional – only if applicable	Conditional – only if applicable	<u>Date:</u> MM/DD/YYYY or Month DD, YYYY	If this is an Expiration Notice, indicate the date the expiration notice was generated and sent to policyholder and relevant parties (e.g., current policy Payor).
8	Notice Info	Notice ID	Notice ID	Conditional – only if applicable	Not required	012345678-0123456789	Indicate the unique reference number for the Renewal Notice and Expiration Notice.
25	Messaging	Coverage Option B details	[see Possible Values]	Conditional – only if applicable	Conditional – only if applicable	Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period. [or equivalent statement(s)]	When applicable, include the specified messaging that describes to the policyholder how option B was calculated. Include only when option B applies.

Table 3: Renewal Notice, Renewal Notice (This Is a Copy of Your Bill), and Expiration Notice Requirements *continued*

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green, unless otherwise indicated)	Requirement (for NFIP Direct)	Requirement (for WYOs/ Vendors)	Possible Values or Required Format	Description & Required Information
26	Messaging	Payment Receipt Due	[see Possible Values]	Always shown	Always shown	"Your insurer must receive your payment within 30 days of the policy expiration date to ensure continuous coverage. More renewal information is available at www.floodsmart.gov/how-renew-your-policy. " [WYO website or equivalent statement(s)]	Include the specified messaging or equivalent messaging indicating that the policy does not automatically renew each year and that policyholders must actively renew in order to maintain coverage.
27	Messaging	Grace Period Disclaimer	[see Possible Values]	Always shown	Always shown	"If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or holiday, the deadline does not extend to the next business day." [or equivalent statement(s)]	Indicate that weekends and holidays do not extend the grace period.
28	Messaging	Policy Lapse Implications	[see Possible Values]	Conditional – only if applicable	Conditional – only if applicable	"IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of: [\$000]. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher." "If your policy lapses, your property will not be covered and could become ineligible for certain premium discounts in the future." [or equivalent statement(s)]	Include the specified messaging or equivalent messaging that describes what could happen if the policyholder's policy coverage lapses due to failure to submit payment, including inability to file a claim, waiting 30 days for new coverage to become effective, and potential loss of eligibility for certain premium discounts. Include the dollar amount of the annual increase cap discount.
29	Messaging	Instructions for renewing	[see Possible Values]	Always shown	Always shown	"Renewing your policy is easy. Submit your payment to [WYO Company Name] by [applicable payment methods]. You can also pay by check or money order using the enclosed form. " [or equivalent statement(s)]	Include the specified messaging or equivalent messaging that describes the methods the policyholder can use to submit payment to renew their policy.

Table 3: Renewal Notice, Renewal Notice (This Is a Copy of Your Bill), and Expiration Notice Requirements *continued*

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green, unless otherwise indicated)	Requirement (for NFIP Direct)	Requirement (for WYOs/ Vendors)	Possible Values or Required Format	Description & Required Information
30	Messaging	Payment Details	[see Possible Values]	Always shown	Always shown	<p>"All checks will be converted into Electronic Funds Transfer (EFT). In the event of insufficient funds, we will attempt to make the transfer up to two times. The payor can submit a payment by certified mail, and the payment receipt date is the certified mail date. This also includes reputable third-party delivery services that provide proof of the actual mailing and delivery date to the insurer."</p> <p>[or equivalent statement(s)]</p>	Include the specified messaging or equivalent messaging that describes how checks will be handled.
31	Messaging	Disclaimer: Payment Already Sent	[see Possible Values]	Always shown	Conditional – only if applicable	<p>"If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received."</p> <p>[or equivalent statement(s)]</p>	If receipt of payment has been confirmed, no additional action is required. If the payment has not been received by the insurer contact your mortgage lender.
32	Messaging	Disclaimer: Updated Lender/ Payor Information	[see Possible Values]	Always shown	Conditional – only if applicable	<p>"If your mortgage lender is responsible for paying your premium out of an escrow account and the Payor listed at the top of this notice is not the current lender, please forward the notice to the new financial institution and work with your insurance agent to correct the policy."</p> <p>[or equivalent statement(s)]</p>	Confirm the Payor information listed above is correct. Contact your agent to update if necessary and confirm payment has been received by your insurer.
33	Messaging	Coverage options	[see Possible Values]	Always shown	Always shown	<p>"You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection. If you have questions about your coverage options or your flood policy, contact your insurance agent (listed above) or call [WYO Company Name] at [WYO contact phone number]."</p> <p>"Please indicate one of the following options on the payment page."</p> <p>[or equivalent statement(s)]</p>	Include the specified messaging or equivalent messaging that explains to the policyholder that they can keep their current coverage or change it if desired. Also include instructions for the policyholder to confirm which coverage option (i.e., keep current coverage or change coverage) they are selecting for the next policy term (e.g., check box on payment page or tell their agent).

Appendix I: Policyholder Communications

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green, unless otherwise indicated)	Requirement (for NFIP Direct)	Requirement (for WYOs/ Vendors)	Possible Values or Required Format	Description & Required Information
34	Messaging	Ready to Renew	[see Possible Values]	Always shown	Not required	“Maintaining flood insurance is the most important thing you can do to protect against the devastating cost of flooding. Complete the payment form on page # to ensure your property stays covered. Thank you for being a valued NFIP policyholder! [or equivalent statement(s)]	Include the specified messaging or equivalent messaging that explains to the policyholder where in the Renewal information to go for information about completing payment.

Appendix I: Policyholder Communications

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in green , unless otherwise indicated)	Requirement (for NFIP Direct)	Requirement (for WYOs/ Vendors)	Possible Values or Required Format	Description & Required Information
35	Messaging	Privacy Act Statement	[Privacy Act Statement]	Always shown	Not required	<p>NFIP Flood Insurance Renewal Privacy Act Statement</p> <p>Pursuant to 5 U.S.C. § 552a(e)(3), this Privacy Act Statement serves to inform you of why the Department of Homeland Security (DHS) is requesting the information on this form.</p> <p>AUTHORITY: Within the Federal Emergency Management Agency (FEMA), the Federal Insurance and Mitigation Administration (FIMA) is authorized to conduct the renewal inquiry by the National Flood Insurance Act of 1968, Public Law 90-448, as amended by the Flood Disaster Protection Act of 1973, Public Law 93-234.</p> <p>PRINCIPAL PURPOSE(S): This information (that may include collection of policyholder information and bank account or credit card information) is being collected for the purpose of purchasing or renewing an NFIP policy.</p> <p>ROUTINE USE(S): The information on this form may be used by and disclosed to DHS personnel, contractors, or others who need this information to assist in activities related to the principal purposes noted above.</p> <p>DISCLOSURE: The disclosure of information on this form is voluntary; however, failure to provide the information requested may prevent FEMA from issuing an NFIP flood policy."</p>	Include the messaging necessary to inform the policyholder of why the government is requesting information on a form.

ATTACHMENT J

**Updated Guidance for the NFIP Flood Insurance Manual
Appendix J. Sample Scenarios**

Effective April 1, 2024

Appendix J. Sample Scenarios

I. Sample Scenarios

This section provides sample scenarios for new business applications using the new pricing methodology. These samples are not based on actual property addresses or rating variables determined by geolocation. Text boxes and red text highlight specific information related to the different scenarios.

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Scenario 1. Post-FIRM, Single-Family Home with Basement

Policyholder Information:

- Property Address of Policyholder(s):
1234 Main St
Any Town, TX 90210

Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

Community Information:

- Current Community No./Panel No. and Suffix:
123456/0000/A
- Current FIRM Zone: AE
- Map Date: 12/31/2020
- Community Program Type is: Regular

Building Information:

- Building Occupancy: Single Family Home
- Building Description: Main Dwelling
- Foundation Type: **Basement (non-elevated)**
- First Floor Height Determination
 - Elevation Certificate (Optional)
Elevation Certificate Date: **11/01/2021**
Building Diagram Number: **2A**

If Using Section E:

- First Floor Height (In Feet): **2**
- First Floor Height Used (In Feet): 2
- Method Used to Determine First Floor Height: EC Determined

5. Building Characteristics:

- Is Building Under Construction: No
- Date of Construction: 05/03/1988
- Has the Building Been Substantially Improved: No
- Construction Type: Masonry
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: **Yes**
- Building Square Footage: **2,200**
- Number of Detached Structures on Property: N/A
- Number of Elevators: N/A
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **2**
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
- Building Replacement Cost (Including the Foundation): \$250,000
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: Yes

The measurement in Section E2. represents the First Floor Height.

The M&E is elevated to the floor above the building's first floor.

Do not include the basement in the square footage or the number of floors calculation.

This building contains 3 floors including a basement.

COVERAGES AND DEDUCTIBLES

SFIP Form: Dwelling

Amount of Insurance

Building: \$240,000
Contents: \$60,000

Deductible

Building: \$2,000
Contents: \$2,000

Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? **No**

Is the property eligible for Newly Mapped discount? **Yes**

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

If the applicant recently purchased the building, are they eligible to receive any NFIP statutory discount that the prior owner received? No

Insurer must confirm the policy is eligible for the Newly Mapped Discount

COMPONENTS OF THE TOTAL AMOUNT DUE*

Building Premium	+	\$1,211
Contents Premium	+	\$658
Increased Cost Of Compliance (ICC) Premium	+	\$36
Mitigation Discount	-	(\$85)
Community Rating System Discount	-	\$0
FULL-RISK PREMIUM**	=	\$1,820
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	(\$474)
Other Statutory Discounts	-	\$0
DISCOUNTED PREMIUM	=	\$1,346
Reserve Fund Assessment (18%)	+	\$242
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$1,660

* All components of the total amount due will be calculated by the FEMA system.

** The Loss Constant and Expense Constant are incorporated in the full-risk premium.

Scenario 2. Pre-FIRM, Single-Family Home, Elevated

Policyholder Information:

- Property Address of Policyholder(s):
1234 Main Street
Any Town, TX 90210

Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

Community Information:

- Current Community No./Panel No. and Suffix:
123456/0000/A
- Current FIRM Zone: AE
- Map Date: 12/31/1974
- Community Program Type is: Regular

Building Information:

- Building Occupancy:** Single-Family Home
- Building Description:** Main Dwelling
- Foundation Type:** *Elevated with Enclosure on Posts, Piles, or Piers*

Is the Enclosure/Crawlspace Constructed with Proper Flood Openings or Engineered Openings: **Yes**

If Yes, Enter the Total Number of Flood Openings: **8**

Total Area of All Permanent Openings:

1,200 Square Inches

Total Enclosed Area: **1,000 Square Feet**

4. First Floor Height Determination

- Elevation Certificate (Optional)

Elevation Certificate Date: **08/05/2015**

Building Diagram Number: **6**

If Using Section C:

Lowest Adjacent Grade: **10**

Lowest Floor Elevation: **11**

First Floor Height (In Feet): **1**

- First Floor Height Used: 1
- Method Used to Determine First Floor Height: EC Determined

5. Building Characteristics:

- Is Building Under Construction: No
- Date of Construction: 07/18/1970
- Has the Building Been Substantially Improved: No
- Construction Type: Frame
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: **Yes**
- Building Square Footage: **3,600**
- Number of Detached Structures on Property: 1
- Number of Elevators: N/A
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **2**
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
- Building Replacement Cost (Including the Foundation): \$425,000
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: Yes

Proper flood openings may result in a Mitigation Discount.

Use the enclosure floor as the LFE when Pre-FIRM in any FIRM zone regardless of proper flood openings.

M&E is elevated to the floor above the building's first floor.

Do not include the enclosure in the square footage or the number of floors calculation.

This building contains 3 floors including an enclosure.

COVERAGES AND DEDUCTIBLES

SFIP Form: Dwelling

Amount of Insurance

Building: \$250,000

Contents: \$85,000

Deductible

Building: \$2,000

Contents: \$2,000

Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? No

Is the property eligible for Newly Mapped discount? No

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

If the applicant recently purchased the building, are they eligible to receive any NFIP statutory discount that the prior owner received? No

COMPONENTS OF THE TOTAL AMOUNT DUE*

Building Premium	+	\$1,318
Contents Premium	+	\$756
Increased Cost Of Compliance (ICC) Premium	+	\$39
Mitigation Discount	-	(\$106)
Community Rating System Discount	-	\$0
FULL-RISK PREMIUM**	=	\$2,007
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	(\$116)
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
DISCOUNTED PREMIUM	=	\$1,891
Reserve Fund Assessment (18%)	+	\$340
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$2,303

* All components of the total amount due will be calculated by the FEMA system.

** The Loss Constant and Expense Constant are incorporated in the full-risk premium.

Scenario 3. Post-FIRM, Single-Family Home, Elevated

Policyholder Information:

- Property Address of Policyholder(s):
1234 Main Street
Any Town, TX 90210

Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

Community Information:

- Current Community No./Panel No. and Suffix:
123456/0000/A
- Current Firm Zone: AE
- Map Date: 12/31/1974
- Community Program Type is: Regular

Building Information:

- Building Occupancy:** Single-Family Home
- Building Description:** Main Dwelling
- Foundation Type:** *Elevated with Enclosure on Posts, Piles, or Piers*
Is the Enclosure/Crawlspace Constructed with Proper Flood Openings or Engineered Openings: **No**
- First Floor Height Determination**
 - Elevation Certificate (Optional)
Elevation Certificate Date: **08/05/2018**
Building Diagram Number: **6**

If Using Section C:

- Lowest Adjacent Grade: **10**
Lowest Floor Elevation: **18**
First Floor Height (In Feet): **8**
- First Floor Height Used: 8
 - Method Used to Determine First Floor Height: EC Determined

Use the elevated floor as the LFE when Post-FIRM in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE regardless of proper flood openings.

5. Building Characteristics:

- Is Building Under Construction: No
- Date of Construction: 07/18/2015
- Has the Building Been Substantially Improved: No
- Construction Type: Frame
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: **Yes**
- Building Square Footage: **3,600**
- Number of Detached Structures on Property: 1
- Number of Elevators: N/A
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **2**
- If the Coverage is for a Unit, Indicate the Floor Where the Unit is Located: N/A
- Building Replacement Cost (Including the Foundation): \$425,000
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: Yes

M&E is elevated to the floor above the building's first floor.

Do not include the enclosure in the square footage or the number of floors calculation.

This building contains 3 floors including an enclosure.

COVERAGES AND DEDUCTIBLES

SFIP Form: Dwelling

Amount of Insurance

Building: \$250,000
Contents: \$85,000

Deductible

Building: \$2,000
Contents: \$2,000

Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? No

Is the property eligible for Newly Mapped discount? No

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

COMPONENTS OF THE TOTAL AMOUNT DUE*		
Building Premium	+	\$580
Contents Premium	+	\$375
Increased Cost Of Compliance (ICC) Premium	+	\$18
Mitigation Discount	-	(\$38)
Community Rating System Discount	-	0
FULL-RISK PREMIUM**	=	\$935
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
DISCOUNTED PREMIUM	=	\$935
Reserve Fund Assessment (18%)	+	\$168
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	0
TOTAL AMOUNT DUE	=	\$1,175

* All components of the total amount due will be calculated by the FEMA system.

** The Loss Constant and Expense Constant are incorporated in the full-risk premium.

Scenario 4. Post-FIRM, Residential Condo Unit Within a Residential Condominium Building, Elevated

Policyholder Information:

- Property Address of Policyholder(s):
1234 Main Street Unit 502
Any Town, TX 90210

Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

Community Information:

- Current Community No./Panel No. and Suffix:
123456/0000/A
- Current FIRM Zone: X
- Map Date: 12/31/1974
- Community Program Type is: Regular

Building Information:

- Building Occupancy:** *Residential Unit*
- Building Description:** *Residential Condominium Unit (in Residential Building)*
- Foundation Type:** Elevated with Enclosure Not on Posts, Piles or Piers (Solid Foundation Walls)
 - Is the Enclosure/Crawlspace Constructed with Proper Flood Openings or Engineered Openings: No
 - Total Enclosed Area: N/A

4. First Floor Height Determination

- Elevation Certificate (Optional): N/A
- First Floor Height Used (In Feet): 3
- Method Used to Determine First Floor Height: FEMA Determined

5. Building Characteristics:

- Is Building Under Construction: No
- Date of Construction: 05/01/1995
- Has the Building Been Substantially Improved: No
- Construction Type: N/A
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: No
- Building Square Footage: **1,000**
- Number of Detached Structures on Property: N/A
- Number of Elevators: **2**
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **10**
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: **5**
- Total Number of Units in the Building: **20**
- Building Replacement Cost (Including the Foundation): **\$175,000**
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: Yes

The building square footage is based on the size of the unit.

The number of elevators, number of floors and total number of units are based on the entire building.

The building replacement cost value should be based on the unit.

COVERAGES AND DEDUCTIBLES

SFIP Form: Dwelling

Amount of Insurance

Building: \$150,000
Contents: \$50,000

Deductible

Building: \$2,000
Contents: \$2,000

Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? No

Is the property eligible for Newly Mapped discount? No

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

If the applicant recently purchased the building, are they eligible to receive any NFIP statutory discount that the prior owner received? No

COMPONENTS OF THE TOTAL AMOUNT DUE*

Building Premium	+	\$183
Contents Premium	+	\$100
Increased Cost Of Compliance (ICC) Premium	+	\$0
Mitigation Discount	-	\$0
Community Rating System Discount	-	(\$9)
FULL-RISK PREMIUM**	=	\$274
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
DISCOUNTED PREMIUM	=	\$274
Reserve Fund Assessment (18%)	+	\$49
HFIAA Surcharge	+	\$25
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
*TOTAL AMOUNT DUE	=	\$395

* All components of the total amount due will be calculated by the FEMA system.

** The Loss Constant and Expense Constant are incorporated in the full-risk premium.

Scenario 5. Post-FIRM, Residential Condominium Building Association Policy, Non-Elevated

Policyholder Information:

- Property Address of Policyholder(s):
1234 Main Street
Any Town, TX 90210

Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

Community Information:

- Current Community No./Panel No. and Suffix:
123456/0000/A
- Current FIRM Zone: AE
- Map Date: 12/13/2020
- Community Program Type is: Regular

Building Information:

- Building Occupancy: **Residential Condominium Building**
- Building Description: **Entire Residential Condominium Building**
- Foundation Type: Slab On Grade
- First Floor Height Determination
 - Elevation Certificate (Optional): N/A
 - First Floor Height Used (In Feet): 2
 - Method Used to Determine First Floor Height: FEMA Determined

5. Building Characteristics:

- Is Building Under Construction: No
- Date of Construction: 05/01/1995
- Has the Building Been Substantially Improved: No
- Construction Type: **Not Required for an RCBAP**
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: **Yes**
- Building Square Footage: **12,000**
- Number of Detached Structures on Property: 0
- Number of Elevators: **4**
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **5**
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
- Total Number of Units in the Building: **10**
- Building Replacement Cost (Including the Foundation): **\$2,000,000**
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: No

M&E is elevated to the floor above the building's first floor.

The insurer must obtain the Building Replacement Cost Value for the building including the cost of the foundation and maintain supporting documentation.

COVERAGES AND DEDUCTIBLES

SFIP Form: RCBAP

Amount of Insurance

Building: \$2,000,000

Contents: \$100,000

Deductible

Building: \$5,000

Contents: \$5,000

Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? No

Is the property eligible for Newly Mapped discount? **Yes**

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

If the applicant recently purchased the building, are they eligible to receive any NFIP statutory discount that the prior owner received? No

Insurer must confirm the policy is eligible for the Newly Mapped.

COMPONENTS OF THE TOTAL AMOUNT DUE*

Building Premium	+	\$3,032
Contents Premium	+	\$697
Increased Cost Of Compliance (ICC) Premium	+	\$71
Mitigation Discount	-	(\$180)
Community Rating System Discount	-	\$0
FULL-RISK PREMIUM**	=	\$3,620
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	(\$149)
Other Statutory Discounts	-	\$0
DISCOUNTED PREMIUM	=	\$3,471
Reserve Fund Assessment (18%)	+	\$625
HFIAA Surcharge	+	\$250
Federal Policy Fee	+	\$470
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$4,816

* All components of the total amount due will be calculated by the FEMA system.

** The Loss Constant and Expense Constant are incorporated in the full-risk premium.

Scenario 6. Pre-FIRM, Non-Residential, Provisionally Rated**Note:** A Provisionally Rated policy cannot be renewed.**Policyholder Information:**

- Property Address of Policyholder(s):
1234 Main Street
Any Town, TX 90210

Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

Community Information:

- Current Community No./Panel No. and Suffix:
123456/0000/A
- Current FIRM Zone: X
- Map Date: 12/31/1998
- Community Program Type is: Regular

Building Information:

- Building Occupancy:** *Non-Residential Building*
- Building Description:** *Commercial*
- Foundation Type:** On Grade (Non-Elevated)
- First Floor Height Determination**
 - Elevation Certificate (Optional): N/A
 - Building Diagram Number: **1**

- First Floor Height Used (In Feet): N/A
- Method Used to Determine First Floor Height: N/A

5. Building Characteristics:

- Is Building Under Construction: No
- Date of Construction: **05/06/1956**
- Has the Building Been Substantially Improved: No
- Construction Type: Masonry
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: No
- Building Square Footage: 2,750
- Number of Detached Structures on Property: 0
- Number of Elevators: **0**
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **2**
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
- Total Number of Units in the Building: ?
- Building Replacement Cost (Including the Foundation): \$1,275,000
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: No

See Table 46: Provisional Rates for All Policy Types in Section 3. How to Write ▼

COVERAGES AND DEDUCTIBLES**SFIP Form:** General Property**Amount of Insurance**

Building: \$500,000
Contents: \$500,000

Deductible

Building: \$25,000
Contents: \$25,000

Provisionally rated policies are not eligible for CRS discount.

Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? No

Is the property eligible for Newly Mapped discount? No

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

If the applicant recently purchased the building, are they eligible to receive any NFIP statutory discount that the prior owner received? No

COMPONENTS OF THE TOTAL AMOUNT DUE*

Building Premium	+	\$2,650
Contents Premium	+	\$4,900
Increased Cost Of Compliance (Icc) Premium	+	\$75
Mitigation Discount	–	\$0
Community Rating System Discount	–	\$0
FULL-RISK PREMIUM	=	\$7,625
STATUTORY DISCOUNTS		
Annual Increase Cap	–	\$0
Pre-FIRM Discount	–	\$0
Newly Mapped Discount	–	\$0
Other Statutory Discounts	–	\$0
DISCOUNTED PREMIUM	=	\$0
Reserve Fund Assessment (18%)	+	\$1,373
HFIAA Surcharge	+	\$250
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$9,295

* All components of the total amount due will be calculated by the FEMA system.

Scenario 7. Post-FIRM, Non-Residential Business, Non-Elevated

Policyholder Information:

- Property Address of Policyholder(s):
1234 Main Street
Any Town, TX 90210

Building Location:

- Is the Property Location the Same as the Policyholder Mailing Address?: Yes
- Property Address Type: Street
- For an Address With Multiple Buildings and/or for a Building With Additions or Extensions, Describe the Insured Building: N/A
- Is Building Located in a CBRS System Unit or OPA: No

Community Information:

- Current Community No./Panel No. and Suffix:
123456/0000/A
- Current Firm Zone: AE
- Map Date: 12/31/1998
- Community Program Type is: Regular

Building Information:

- Building Occupancy:** *Non-Residential Building*
- Building Description:** *Commercial*
- Foundation Type:** On Grade (Non-Elevated)
- First Floor Height Determination**
 - Elevation Certificate (Optional): N/A
 - Building Diagram Number: **1**

- First Floor Height Used (In Feet): 1
- Method Used to Determine First Floor Height: FEMA

5. Building Characteristics:

- Is Building Under Construction: **Yes**
- Date of Construction: **02/05/2023**
- Has the Building Been Substantially Improved: No
- Construction Type: Masonry
- Is the Building Over Water: No
- Is the Building Properly Floodproofed: No
- Is the Building Eligible for the Machinery & Equipment Mitigation Discount: **Yes**
- Building Square Footage: 2,750
- Number of Detached Structures on Property: 0
- Number of Elevators: **1**
- Number of Floors in Building (Excluding Basements/Enclosed Area, if any): **2**
- If the Coverage is For a Unit, Indicate the Floor Where the Unit is Located: N/A
- Total Number of Units in the Building: ?
- Building Replacement Cost (Including the Foundation): \$1,275,000
- Is the Building a Rental Property: No
- Is the Building the Policyholder's Primary Residence: No

COVERAGES AND DEDUCTIBLES

SFIP Form: General Property

Amount of Insurance

Building: \$500,000
Contents: \$0

Deductible

Building: \$25,000
Contents: \$0

Discounts

Did the applicant have a prior NFIP policy for the building that received a Newly Mapped discount and lapsed? No

Is the property eligible for Newly Mapped discount? No

Did the applicant have a prior NFIP policy for the building that received a Pre-FIRM discount and lapsed? No

If the applicant recently purchased the building, are they eligible to receive any NFIP statutory discount that the prior owner received? No

COMPONENTS OF THE TOTAL AMOUNT DUE*

Building Premium	+	\$2,443
Contents Premium	+	\$0
Increased Cost Of Compliance (ICC) Premium	+	\$46
Mitigation Discount	-	(\$115)
Community Rating System Discount	-	\$0
FULL-RISK PREMIUM**	=	\$2,374
STATUTORY DISCOUNTS		
Annual Increase Cap	-	\$0
Pre-FIRM Discount	-	\$0
Newly Mapped Discount	-	\$0
Other Statutory Discounts	-	\$0
DISCOUNTED PREMIUM	=	\$2,374
Reserve Fund Assessment (18%)	+	\$427
HFIAA Surcharge	+	\$250
Federal Policy Fee	+	\$47
Probation Surcharge	+	\$0
TOTAL AMOUNT DUE	=	\$3,098

* All components of the total amount due will be calculated by the FEMA system.

** The Loss Constant and Expense Constant are incorporated in the full-risk premium.

ATTACHMENT K

**New Guidance for the NFIP Flood Insurance Manual
Appendix K. Documentation Requirements Guide**

Effective April 1, 2024

Appendix K: Documentation Requirements Guide

Item	When Needed	Requirements and Documentation
Primary Residence	If the coverage is for a primary residence and the mailing address and property address do not match.	If mailing and property address do not match for a primary residence then the NFIP accepts (1) Homestead Tax Credit form for primary residence, (2) automobile registration, (3) proof of insurance for a vehicle, (4) documents showing where children attend school, or (5) a signed and dated primary residence verification statement with the specific text outlined in the FIM. See Primary Residence in Section 3, II.C.9.i. Please note the additional guidance for Primary Residence and Trusts found there.
Building Replacement Cost Value (BRCV)	If the Building Occupancy is Single Family Home, Residential Manufactured/ Mobile Home, Residential Unit or Two-to-Four Family Building and FEMA is unable to determine the BRCV.	The insurer must (1) obtain BRCV based on appraisals commonly used in the insurance industry, including the cost of the foundation, and (2) report it on the Application Form.
	If the Building Occupancy is Other Residential Building, Non-Residential Building or Non-Residential Unit.	Must (1) obtain BRCV based on methods commonly used in the insurance industry, including the cost of the foundation, (2) document the method for obtaining the BRCV in the policy file, and (3) validate every three years. Not required for Storage/Tool Shed, Detached Garage, or buildings or units with 1,000 or less square feet.
	If the Building Occupancy is Residential Condominium Building.	Must (1) obtain BRCV based on appraisals commonly used in the insurance industry, including the cost of the foundation, (2) maintain supporting documentation in the policy file, and (3) validate every three years. See Building Replacement Cost Value in Section 3, II.C.7.b.
Elevation Certificate (EC) or Land Surveys	If Elevation Certificate's Section C or Land Survey used in rating.	Elevation Certificate or Land Survey (1) signed by a licensed surveyor, engineer, or architect and includes their identification number or seal in Section D and (2) photographs that show the front and rear of the building, including the building foundation type. Photo requirements are outlined in the FIM. See Elevation Certificate/Land Survey in Section 3, II.C.4.c.
Floodproofing	If Residential building	(1) A completed NFIP Residential Basement Floodproofing Certificate and (2) at least two photographs of the building.
	If Non-Residential building	(1) Completed Application, (2) Completed Elevation Certificate, (3) Completed NFIP Floodproofing Certificate for Non-Residential Structures, (4) At least two photographs of the building showing the floodproofing measures in place, (5) Flood Emergency Plan, (6) Inspection and Maintenance Plan. Specific requirements are outlined in the FIM. See Floodproofing in Section 3, II.C.6.c.
Proper Flood Openings	If Engineered Openings Certified by a Design Professional.	A copy of the certification validating that the openings meet NFIP requirements. Certificate must identify building with openings and include (1) design professional's details, (2) a statement certifying the design openings, and a (3) description of the range of flood characteristics tested. Specific details of each of the three criteria are outlined in the FIM. See Proper Flood Openings in Section 3, II.C.5.b.
	If Engineered Openings Certified by the International Code Council Evaluation Service.	A copy of the Individual Engineered Flood Openings Certification for a specific building or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) for all engineered openings.

Appendix K: Documentation Requirements

Item	When Needed	Requirements and Documentation
Prior NFIP Claims	If the policyholder believes the number of claims used in applying the prior NFIP Claims Rating Factor is inaccurate or if mitigation has occurred to reduce future flooding potential.	<ul style="list-style-type: none"> • If Invalid Claims History Association then documentation showing (1) incorrectly linked addresses and/or losses or (2) a second address added to a Property Locator Record. • If Mitigation Actions then documentation showing (1) EC based on finished construction of new or improved building (if in SFHA), (2) photographs of the building before improvement, (3) photographs of the building after improvement, (4) photographs of the flood openings (if applicable), (5) source of funding for the mitigation action (state, local or individual), (6) demolition permit (if building demolished and rebuilt), (7) building permit (if building elevated or rebuilt), and (8) a signed statement from a community official that shows mitigation action was approved by the community (if in zones B, C, D, or X). Documentation should be sent to NFIPUnderwritingMailbox@fema.dhs.gov. See Claims History in Section 3, II.C.8.
Severe Repetitive Loss (SRL)	If correcting or updating a building's SRL status.	<ul style="list-style-type: none"> • If Invalid Claims History Association then documentation showing (1) incorrectly linked addresses and/or losses or (2) a second address added to a Property Locator Record. • If Property Value Updates then (1) property tax assessment or (2) property appraisal. • If Mitigation Actions then documentation showing (1) EC based on finished construction of new or improved building (if in SFHA), (2) photographs of the building before improvement, (3) photographs of the building after improvement, (4) photographs of the flood openings (if applicable), (5) source of funding for the mitigation action (state, local or individual), (6) demolition permit (if building demolished and rebuilt), (7) building permit (if building elevated or rebuilt), and (8) a signed statement from a community official that shows mitigation action was approved by the community (if in zones B, C, D, or X). Documentation should be sent to NFIPUnderwritingMailbox@fema.dhs.gov. See Appendix F: SRL.
Substantial Improvement	If substantially improved.	When a building has been substantially improved, the agent must confirm if a local community official has declared the building substantially improved. The Application Form must report both the original date of construction and the substantial improvement date. The NFIP will use the substantial improvement date for policy coverage and rating purposes. See Substantial Improvement in Section 3, III.B.9.
CBRS or OPA	To determine if the building is improperly mapped in a CBRS Buffer Zone.	<p>United States Fish and Wildlife Service (USFWS) requires (1) a valid address and (2) the output from the CBRS validation tool indicating that the building is within the CBRS Buffer Zone.</p> <p>Additional documentation that may be needed by USFWS includes (1) a map showing the location of the building, (2) a property report card, (3) property survey, (4) property deed, or (5) EC.</p>
	To determine if the building is improperly mapped in a System Unit or OPA.	Documentation includes (1) proof of building permit date, (2) a legally valid building permit, or (3) a written statement signed by the community building permit official indicating the date of construction. Specific details of the written statement from the community building permit official are outlined in the FIM Appendix E: Coastal Barrier Resource System.
Leased Federal Property (LFP)	If challenging the designation of the building as a LFP.	Examples of documentation submitted by the policyholder to the insurer includes (1) a letter from a community official or land surveyor stating that the building does not qualify as an LFP or (2) documentation showing that the Federal Government does not own the property, such as a deed or rental agreement. See Appendix G: LFP.

ATTACHMENT L

**New Guidance for the NFIP Flood Insurance Manual
Appendix L. Guidance on Expiration of the NFIP**

Effective April 1, 2024

Appendix L: Guidance on Expiration of the NFIP

The NFIP authority to sell flood insurance must be periodically renewed by Congress and the President must sign the legislation Congress passes.¹ The expiration of the NFIP would significantly impact the NFIP's normal operations.

I. New Contracts for Flood Insurance

1. The sale of new flood insurance, requests to increase or add coverage, and the renewal of NFIP policies are all considered new contracts for flood insurance. As set out in its regulations, FEMA will not issue or renew a policy unless it receives the full amount due in premiums and a complete application.
2. The date of sale of a new policy or request to increase or add coverage, is either (1) the application date, if the application and full amount due are received within appropriate timeframe; or (2) the receipt date (the date the insurer receives the application and premium) if the application and full amount due are not received within the appropriate timeframe. The application date or the receipt date, whichever applies, must be before the date the program expires.
3. If the sale of a new policy or request to increase or add coverage relates to a loan closing, the closing date of the loan is the date on which the sale or increase or addition of coverage occurs. The closing date must be before the date the program expires.
4. For renewals, the date of sale is the policy renewal effective date. The policy renewal effective date is the date that the policyholder enters a new contract for flood insurance. The policy renewal effective date must be before the date the program expires.

II. Implementation Guidance on the Expiration of the NFIP

When the NFIP expires, the WYOs and the NFIP Direct should follow the guiding principles outlined above. Below is more specific guidance WYOs and NFIP Direct should follow when the NFIP expires.

A. New Policies or Requests to Increase Coverage

1. Standard 30-Day Waiting Period or 1-Day Map Revision or Post-Wildfire Waiting Period

- If the application form or endorsement request to increase coverage is dated after the NFIP expires, the insurer cannot issue the policy.
- **Application Date as Date of Sale:** If the application form or endorsement request to increase coverage is dated on or before the last day of effective NFIP authorization, and the insurer receives the application/request and full amount due within 10 days of the application/request date, the insurer may issue the policy and it will become effective in accordance with the applicable waiting period rules.

1. Congress must periodically renew the NFIP's authority, administered by FEMA's Administrator, to sell flood insurance. To continue selling and renewing policies after the authorized period ends, Congress must pass, and the U.S. President must sign, legislation extending the NFIP's authority no later than 11:59 p.m. on the day it expires. If Congress does not act by that date, the NFIP cannot sell or renew flood insurance policies.

- **Receipt Date as Date of Sale:** If the application form or endorsement request to increase coverage is dated on or before the last day of effective NFIP authorization, and the insurer does not receive the application/request and full amount due within 10 days of the application/request date, the insurer cannot issue the policy if it is received after the date the NFIP expires. If the receipt date is on or before the date the NFIP expires, the insurer can issue the policy.

2. Loan Closing No Waiting Period

- If the application or request to increase coverage is dated after the NFIP expires, the insurer cannot issue the policy.
- If the loan closing is dated after the NFIP expires, the insurer cannot issue the policy.
- **Loan Closing Date as Date of Sale (applicant):** For loans closing on or before the last day of effective NFIP authorization, when the application or request to increase coverage is dated on or before closing and the full amount due is not part of the closing (i.e., full amount due is paid by the applicant or applicant's representative check or credit card) and the insurer receives the application/request and full amount due within 10 days of the closing date, the insurer can issue the policy effective on the closing date.
- **Receipt Date as Date of Sale (applicant):** For loans closing on or before the last day of effective NFIP authorization, when the application or request to increase coverage is dated on or before closing and the full amount due is not part of the closing (i.e., full amount due is paid by the applicant or applicant's representative check or credit card) and the insurer receives the application/request and full amount due after 10 days of the closing date, the insurer cannot issue the policy if it is received after the date the NFIP expires. If the receipt date is on or before the date the NFIP expires, the insurer can issue the policy.
- **Loan Closing Date as Date of Sale (escrow):** For loans closing on or before the last day of effective NFIP authorization, when the application or request to increase coverage is dated on or before closing and the full amount due is paid from the escrow account (i.e., paid by the lender title company, or settlement attorney), and the insurer receives the application or full amount due within 30 days of the closing date, the insurer can issue the policy effective on the closing date.
- **Receipt Date as Date of Sale (escrow):** For loans closing on or before the last day of effective NFIP authorization, when the application or request to increase coverage is dated on or before closing and the full amount due is paid from the escrow account (i.e., paid by the lender title company, or settlement attorney), and the insurer receives the application or full amount due after 30 days from the closing date, the insurer cannot issue the policy if it is received after the date the NFIP expires. If the receipt date is on or before the date the NFIP expires, the insurer can issue the policy.

B. Policy Renewals

1. Renewal Offers

- Insurers cannot make policy renewal offers after the NFIP expires.

2. Policy Renewal Effective Date before NFIP Expires

- If the policy renewal effective date is on or before the last day of effective NFIP authorization, insurers can issue a policy. This includes policies for which the renewal payment was received within the renewal payment grace period.

- This same rule applies on an underpayment notice issued on or before the last day of effective NFIP authorization.

3. Policy Renewal Effective Date after the NFIP Expires

- If the policy renewal effective date is after the last day of effective NFIP authorization, insurers cannot issue a policy. If an insurer inadvertently renewed a policy with a policy renewal effective date after the NFIP expired, the policy is considered void until the NFIP is reauthorized. FEMA will closely monitor the status of the expiration of the NFIP and will communicate to NFIP insurers any additional guidance regarding premium refunds. NFIP insurers can void the policy and return the premium, fees, and surcharges to the policyholder upon policyholder request.
- A policy with a policy expiration date after the last day of effective NFIP authorization cannot be rewritten as new business.

4. Endorsements Increasing/Adding Coverage

- See II.A New Policies or Requests to Increase Coverage in this appendix.

5. Other Endorsements

- Process endorsements that do not add or increase coverage using existing NFIP rules.

6. Assignment of Policies

- Existing policies may be assigned after the NFIP expires.

C. Cancellations

- Policies can be canceled after the NFIP expires, in accordance with valid NFIP cancellation reason codes.

D. Claims

- If the NFIP expires, it would not immediately impact the ability to adjust and pay claims. However, funding available to pay claims would be limited. FEMA would not be able to borrow money from the Treasury and would not be able to collect premiums, fees, and surcharges associated with NFIP policies. FEMA can continue to pay claims for eligible existing policies from money available in the National Flood Insurance Fund and the Reserve Fund. FEMA will closely monitor the status of the expiration of the NFIP and will communicate to NFIP insurers any additional guidance regarding claim handling.

E. Group Flood Insurance Policies

- Follow the guidance provided for issuing new policies.

III. Frequently Asked Questions

1. How does the National Flood Insurance Program (NFIP's) lapse in authority affect me and how long will it last?

After the NFIP expires, you will not be able to purchase or renew an NFIP flood policy. In addition, the ability to pay claims on an existing policy would be limited to available funds in the National Flood Insurance Fund and the Reserve Fund. FEMA

does not know how long an NFIP lapse will last. Congressional action is required to authorize the NFIP.

2. *Has this lapse in Congressional authority for the NFIP ever happened before? Did Congress make the reauthorization retroactive before?*

Yes, there have been several lapses for the NFIP in the past. In most of those cases, Congress reauthorized the NFIP retroactively.

3. *If I purchased flood insurance coverage as part of a mortgage loan closing that occurs prior to the expiration of the NFIP, will my policy be issued?*

Your insurance company will issue your policy, becoming effective on the date of your loan closing, so long as you applied for coverage prior to or at closing and your insurance company receives your application and full amount due either:

- a. **Within 30 days from the closing**, if the premium payment was made at closing and sent to NFIP by lender, title company, or settlement attorney. If beyond 30 days from the closing, your insurance company cannot issue the policy unless the complete application and full amount due are received before the NFIP expires.
- a. **Within 10 days from the closing**, if the premium payment was not made at closing (for example, made by the policyholder or policyholder representative). If beyond 10 days from the closing, your insurance company cannot issue the policy unless the complete application and full amount due are received before the NFIP expires.

4. *If I purchased flood insurance coverage before the NFIP expired, but not in connection with a mortgage loan closing, will my policy be issued?*

Your insurance company will issue the policy if you applied for coverage prior to the expiration of the NFIP and your flood insurance company receives the application and full amount due within 10 days from the application date. If received beyond 10 days from the application date, your insurance company will not issue the policy unless it receives the application and full amount due before the expiration of the NFIP. If your application was in a pending status when the NFIP expiration occurs, and you applied for coverage prior to the NFIP expiration, if required documents are received during the NFIP lapse period, your policy will be issued by the insurance company if all documents received satisfy FEMA's underwriting requirements and full amount due is received per the required timelines.

5. *My flood insurance policy is set to expire on the day after the NFIP expires. I received my renewal notice already from my insurance company and sent my payment to my insurance company before the NFIP expired. Will my insurance policy be renewed?*

Since your policy renewal effective date is after the date the NFIP expired, your policy renewal will be considered void. NFIP insurers are to follow FEMA guidance on how to handle policies that have a renewal date after the last day of effective NFIP authorization.

6. *I have a loan closing scheduled after the NFIP expires and my lender told me to purchase flood insurance before my closing date. Will I be able to purchase a new flood insurance policy?*

No, insurance companies cannot issue new NFIP insurance policies for loans closing after the NFIP expires.

7. Will my insurance company pay a claim for a loss that occurs during a lapse in authority?

Yes, as long as your policy is not considered void, your insurance company will adjust and pay your claim in accordance with the terms of your insurance policy. However, funding available to pay claims may be limited.

8. My policy was up for renewal days before the lapse in authority. Was my policy renewed?

Check with your insurance agent or NFIP carrier for a status.

9. How will I know when the NFIP has been reauthorized?

FEMA will notify NFIP stakeholders if the NFIP is reauthorized.

IV. Sample Policyholder Letter

This sample letter/language may be used by the WYOs to help communicate the impacts of a lapse in authority to a prospective policyholder.

Dear Prospective Policyholder:

We have received your application and premium/renewal premium for a flood insurance policy issued under the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency (FEMA). At this time, we are unable to issue a new policy or renewal policy because the NFIP's authority from Congress to enter into new flood insurance contracts expired at midnight on <insert expiration date>.

Until Congress reauthorizes the NFIP and we are able to issue policies, the following options are available.

1. We can hold your application and premium/renewal premium pending reauthorization. If Congress reauthorizes the NFIP, we will issue your policy with the earliest effective date consistent with the rules and regulations of the NFIP and the provisions of the reauthorization.

To choose this option, no action on your part is necessary. We will hold your application and premium/renewal premium pending reauthorization. If Congress does not reauthorize the NFIP, we will return your premium.

2. If you want us to return your premium, advise us accordingly. You may send your request to:

<company contact person>
<company street address>
<city, state, ZIP Code>
or via e-mail to <company e-mail>.

Sample Policyholder Letter *continued*

However, if you ask for return of your premium, we will be unable to provide coverage retroactively, and any loss suffered may not be covered. In addition, if you decide to secure NFIP coverage in the future, we will apply the appropriate waiting period and other requirements based on the future date that we receive your application and premium/renewal premium. An alternative is to seek flood insurance coverage outside of the NFIP.

The NFIP has experienced a lapse in authority before. In most of these cases, Congress reauthorized the Program retroactively. However, until Congress acts, we are unable to provide coverage, and we want to fully inform you of your options during this period.

If you need more information, please contact your flood insurance agent. Thank you for your patience and understanding.