



FEMA

W-10046

April 21, 2010

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

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

SUBJECT: October 1, 2010, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective October 1, 2010, as specified below:

- Increased building and contents rates
- Revised Increased Cost of Compliance (ICC) premiums
- Requirement to obtain applicable information in Part 2 of the Flood Insurance Application for all buildings
- Revised Pre-FIRM Rating instruction for Lowest Floor Guide (LFG) page 58
- Required information for WYO Companies and the NFIP Servicing Agent to include on the policy declarations page

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

- Attachment A – Summary of Changes
- Attachment B – Rate Changes Effective October 1, 2010
- Attachment C – Declarations Page Requirements Effective October 1, 2010

The October 1, 2010, changes to the Specific Rating Guidelines will be provided separately.

If you have any questions, please contact iService underwriting at iserviceunderwriting@ostglobal.com.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ATTACHMENT A

**SUMMARY OF PROGRAM CHANGES
EFFECTIVE OCTOBER 1, 2010**

National Flood Insurance Program
October 1, 2010, Rate and Rule Changes: A Summary

Premium Increases

Premiums will increase an average of 4% for policies written or renewed on or after October 1, 2010. See Attachment B for updated rate tables. In addition to the impact of selected rate changes, there is one additional change:

- ICC premiums, with one exception, are decreasing to better match premium with expected payments. The premium for those paying \$4 will remain unchanged.

The premium increases vary by zones as described below.

- **V Zones** (coastal high-velocity zones)
Larger rate increases are being implemented again this year as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.
 - Post-FIRM V Zones: Premiums will increase 9%.
 - Pre-FIRM V Zones: Premiums will increase 3%.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 6%.
 - Pre-FIRM AE Zones: Premiums will increase 3% to slightly decrease the amount of subsidy in our Pre-FIRM rate.
 - AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 1%.
 - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 5%.
 - A99 Zones (approved flood mitigation projects, e.g., levees still in the course of construction) and AR Zones: Premiums will increase 9%.
- **X Zones** (zones outside the Special Flood Hazard Area)
 - Standard Risk Policy: Premiums will increase 7%.
- **Mortgage Portfolio Protection Program (MPPP):** Premiums will increase 10%.

Flood Insurance Application

Effective October 1, 2010, on the Flood Insurance Application Part 2, all applicable information must be obtained for all buildings regardless of the zone or date of construction.

Lowest Floor Guide

On page LFG 58, the Pre-FIRM Rating instruction for elevated buildings on crawlspace, Pre- and Post-FIRM risks with construction dates of 1975 to September 30, 1981, in flood zones VE and V1-V30, is corrected to indicate that when the lowest floor is less than the BFE, use the Pre-FIRM rate table, Elevated on Crawlspace category.

Declarations Page Requirements

Effective October 1, 2010, WYO Companies and the NFIP Servicing Agent are required to print specific information on each policy declarations page. This will ensure that the insureds, agents, and lenders have sufficient information to validate the policy information and verify that the correct amount of coverage is being purchased. See Attachment C for a list of the required fields.

ATTACHMENT B

RATE CHANGES EFFECTIVE OCTOBER 1, 2010

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES^{1, 2}
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .60	.96 / 1.07	.76 / .60		.76 / 1.24		.83 / 1.19	
	With Basement	.81 / .88	.96 / .90	.81 / .88		.76 / 1.03		.88 / 1.17	
	With Enclosure	.81 / 1.06	.96 / 1.07	.81 / 1.06		.81 / 1.30		.88 / 1.47	
	Elevated on Crawlspace	.76 / .60	.96 / 1.07	.76 / .60		.76 / 1.24		.83 / 1.19	
	Non-Elevated with Subgrade Crawlspace	.76 / .60	.96 / .90	.76 / .60		.76 / 1.24		.83 / 1.19	
	Manufactured (Mobile) Home ³	.76 / .60	.96 / 1.07					.83 / 1.19	
CONTENTS LOCATION	Basement & Above ⁴				.96 / .90		.96 / .90		1.62 / 2.00
	Enclosure & Above ⁵				.96 / 1.07		.96 / 1.07		1.62 / 2.39
	Lowest Floor Only - Above Ground Level				.96 / 1.07		.96 / 1.07		1.62 / 1.05
	Lowest Floor Above Ground Level and Higher Floors				.96 / .74		.96 / .74		1.62 / .90
	Above Ground Level - More than One Full Floor				.35 / .14		.35 / .14		.24 / .14
	Manufactured (Mobile) Home ³								1.62 / 1.05

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / 1.54	1.23 / 2.64	.99 / 1.54		.99 / 2.85		1.10 / 2.96	
	With Basement	1.06 / 2.30	1.23 / 2.23	1.06 / 2.30		1.06 / 4.26		1.16 / 4.40	
	With Enclosure	1.06 / 2.72	1.23 / 2.63	1.06 / 2.72		1.06 / 4.76		1.16 / 4.91	
	Elevated on Crawlspace	.99 / 1.54	1.23 / 2.64	.99 / 1.54		.99 / 2.85		1.10 / 2.96	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.54	1.23 / 2.23	.99 / 1.54		.99 / 2.85		1.10 / 2.96	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 2.63					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above ⁴				1.23 / 2.23		1.23 / 2.23		2.14 / 5.20
	Enclosure & Above ⁵				1.23 / 2.63		1.23 / 2.63		2.14 / 5.61
	Lowest Floor Only - Above Ground Level				1.23 / 2.63		1.23 / 2.63		2.14 / 4.70
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.32		1.23 / 2.32		2.14 / 4.06
	Above Ground Level - More than One Full Floor				.47 / .34		.47 / .34		.45 / .45
	Manufactured (Mobile) Home ³								2.14 / 9.80

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	With Basement	.98 / .33	1.49 / .47	.98 / .33		1.04 / .33		1.04 / .33	
	With Enclosure	.98 / .37	1.49 / .54	.98 / .37		1.04 / .37		1.04 / .37	
	Elevated on Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Non-Elevated with Subgrade Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Manufactured (Mobile) Home ³	.86 / .42	1.32 / .41					1.04 / .43	
CONTENTS LOCATION	Basement & Above ⁴				1.68 / .62		1.68 / .62		1.73 / .67
	Enclosure & Above ⁵				1.68 / .71		1.68 / .71		1.73 / .80
	Lowest Floor Only - Above Ground Level				1.32 / .65		1.32 / .65		1.06 / .47
	Lowest Floor Above Ground Level and Higher Floors				1.32 / .41		1.32 / .41		1.06 / .34
	Above Ground Level - More than One Full Floor				.39 / .13		.39 / .13		.24 / .13
	Manufactured (Mobile) Home ³								.93 / .58

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

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

³ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

⁴ Includes subgrade crawlspace.

⁵ Includes crawlspace.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	With Basement	.98 / .33	1.49 / .47	.98 / .33		1.04 / .33		1.04 / .33	
	With Enclosure	.98 / .37	1.49 / .54	.98 / .37		1.04 / .37		1.04 / .37	
	Elevated on Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Non-Elevated with Subgrade Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Manufactured (Mobile) Home ¹	.86 / .42	1.32 / .41					1.04 / .43	
CONTENTS LOCATION	Basement & Above ⁵				1.68 / .62		1.68 / .62		1.73 / .67
	Enclosure & Above ⁶				1.68 / .71		1.68 / .71		1.73 / .80
	Lowest Floor Only - Above Ground Level				1.32 / .65		1.32 / .65		1.06 / .47
	Lowest Floor Above Ground Level and Higher Floors				1.32 / .41		1.32 / .41		1.06 / .34
	Above Ground Level - More than One Full Floor				.39 / .13		.39 / .13		.24 / .13
	Manufactured (Mobile) Home ¹								.93 / .58

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.24 / .35	1.11 / .65	1.24 / .35		1.20 / .60		1.20 / .60	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.24 / .35	1.11 / .65	1.24 / .35		1.20 / .60		1.20 / .60	
	Non-Elevated with Subgrade Crawlspace	1.24 / .35	1.11 / .65	1.24 / .35		1.20 / .60		1.20 / .60	
	Manufactured (Mobile) Home ¹	1.61 / .70	1.31 / .75					2.45 / .87	
CONTENTS LOCATION	Basement & Above ⁵				***		***		***
	Enclosure & Above ⁶				***		***		***
	Lowest Floor Only - Above Ground Level				1.11 / .65		1.11 / .65		1.75 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .45		1.11 / .45		1.75 / .54
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								1.75 / .56

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ⁴	1.02 / .21	1.10 / .32	1.17 / .22	1.97 / .29

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Zones AO, AH Buildings With Basement/Enclosure/Crawlspace/Subgrade Crawlspace: Submit for Rating

³ "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

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

⁵ Includes subgrade crawlspace.

⁶ Includes crawlspace.

***SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor No Basement/Enclosure/Crawlspace ⁴		More than One Floor No Basement/Enclosure/Crawlspace ⁴		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.26 / .09	.22 / .09
+3	.27 / .08	.22 / .09	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.28 / .09	.24 / .09
+2	.42 / .08	.29 / .09	.28 / .08	.23 / .08	.27 / .08	.22 / .08	.48 / .09	.37 / .10
+1	.73 / .10	.52 / .11	.52 / .09	.32 / .09	.34 / .09	.26 / .09	.92 / .11	.75 / .13
0	1.60 / .12	1.47 / .14	1.17 / .11	.88 / .17	.82 / .10	.67 / .16	2.39 / .13	1.92 / .20
-1 ³	4.30 / 1.25	5.39 / 1.28	3.70 / 0.97	3.65 / .59	2.15 / .60	1.93 / .66	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only – Above Ground Level (No Basement/Enclosure/Crawlspace ⁴)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace ⁴)		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .13	.24 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.34 / .15
+1	.52 / .12	.35 / .16	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.58 / .17	.53 / .23
0	1.18 / .12	.81 / .31	.67 / .12	.59 / .20	.41 / .12	.32 / .12	1.12 / .23	1.11 / .31
-1 ³	3.45 / .70	2.29 / 0.90	2.00 / .47	1.53 / .60	.66 / .14	1.06 / .14	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12

¹ If Lowest Floor is –1 because of attached garage, submit application for special consideration. Rate may be lower.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

⁴ Includes subgrade crawlspace.

***** SUBMIT FOR RATING**

**TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**UNNUMBERED ZONE A -- WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE^{1,6}**

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential ²	Non- Residential ²	
+5 or more	.40 / .09	.40 / .12	.49 / .12	.51 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	1.21 / .12	1.12 / .20	.78 / .15	.80 / .21	
+1	2.30 / .60	2.57 / .37	1.50 / .27	1.31 / .49	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.35 / .09	.44 / .12	.40 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	1.19 / .13	1.02 / .19	.94 / .15	.91 / .17	
-1	3.85 / 1.25	4.44 / .61	2.66 / .41	2.08 / .70	
-2 or below	***	***	***	***	
No Elevation Certificate ⁵	4.45 / 1.41	5.53 / 1.13	3.33 / .91	3.00 / 1.20	No Elevation Certificate

¹ Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating – use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

⁵ For building without basement, enclosure, or crawlspace, Elevation Certificate is optional.

⁶ Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

***** SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

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

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/Crawlspace ⁵		More than One Floor, No Basement/Encl/Crawlspace ⁵		More than One Floor, With Basement/Encl/Crawlspace ⁵		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ³	2.81 / .51	3.40 / 1.32	2.28 / .51	2.47 / 1.23	1.97 / .51	2.20 / 1.00	4.22 / .42	6.02 / .38
-1 ⁴	6.00 / 3.07	8.95 / 4.93	5.49 / 3.07	7.70 / 3.75	3.90 / 2.79	4.08 / 3.81	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl/Crawlspace ⁵)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace ⁵)		More than One Floor With Basement/Enclosure/Crawlspace ⁵		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	4.36 / .61	3.85 / 2.82	2.83 / .67	2.69 / 1.69	1.60 / .61	1.60 / .61	4.19 / .67	4.37 / 3.60
-1 ⁴	9.55 / 4.64	9.37 / 8.18	5.63 / 3.60	6.43 / 5.10	1.88 / .61	5.73 / .61	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ³		.56 / .25	.56 / .25	.42 / .25
-1 ⁴		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ These rates are to be used if the lowest floor of the building is at or above BFE.

⁴ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵ Includes subgrade crawlspace.

*****SUBMIT FOR RATING**

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

Elevation of the lowest floor above or below BFE adjusted for wave height ²	Elevated Buildings Free of Obstruction ³				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.44	.44	.71	.94	1.44
+3	.44	.44	.86	1.17	1.75
+2	.64	.69	1.12	1.50	2.26
+1	1.11	1.19	1.63	2.18	3.04
0	1.90	2.04	2.34	3.13	4.39
-1	2.73	2.81	3.07	4.05	5.26
-2	3.90	4.11	4.15	5.44	6.94
-3	5.35	5.67	5.35	7.15	9.06
-4 or below	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

³ Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

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

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.

Any machinery or equipment below the lowest elevated floor must be at or above the BFE. See page RATE 20 for more details.

⁴ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

*** **SUBMIT FOR RATING**

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

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE**

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

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings With Obstruction ⁶				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.57	.57	1.58	2.10	3.12
+3	.58	.58	1.77	2.33	3.55
+2	.76	.76	2.09	2.73	4.17
+1	1.28	1.37	2.62	3.51	5.07
0	2.05	2.16	3.18	4.35	5.90
-1 ⁶	2.81	2.97	3.75	4.98	6.69
-2 ⁶	4.01	4.28	4.80	6.31	8.19
-3 ⁶	5.48	5.83	6.18	8.04	10.33
-4 or below ⁶	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

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

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴ With Obstruction –The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for more details.

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

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

***** SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

PRE-FIRM NOT ELEVATION-RATED RATES^{1, 2}

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	With Basement	.98 / .33	1.49 / .47	.98 / .33		1.04 / .33		1.04 / .33	
	With Enclosure	.98 / .37	1.49 / .54	.98 / .37		1.04 / .37		1.04 / .37	
	Elevated on Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Non-Elevated with Subgrade Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Manufactured (Mobile) Home ³	.86 / .42	1.32 / .41					1.04 / .43	
CONTENTS LOCATION	Basement & Above				1.68 / .62		1.68 / .62		1.73 / .67
	Enclosure & Above				1.68 / .71		1.68 / .71		1.73 / .80
	Lowest Floor Only - Above Ground Level				1.32 / .65		1.32 / .65		1.06 / .47
	Lowest Floor Above Ground Level and Higher Floors				1.32 / .41		1.32 / .41		1.06 / .34
	Above Ground Level - More than One Full Floor				.39 / .13		.39 / .13		.24 / .13
	Manufactured (Mobile) Home ³								.93 / .58

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

² Base Deductible is \$2,000.

³ The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

POST-FIRM NOT ELEVATION-RATED RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	With Basement	.98 / .33	1.49 / .47	.98 / .33		1.04 / .33		1.04 / .33	
	With Enclosure	.98 / .37	1.49 / .54	.98 / .37		1.04 / .37		1.04 / .37	
	Elevated on Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Non-Elevated with Subgrade Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Manufactured (Mobile) Home ²	.86 / .42	1.32 / .41					1.04 / .43	
CONTENTS LOCATION	Basement & Above				1.68 / .62		1.68 / .62		1.73 / .67
	Enclosure & Above				1.68 / .71		1.68 / .71		1.73 / .80
	Lowest Floor Only - Above Ground Level				1.32 / .65		1.32 / .65		1.06 / .47
	Lowest Floor Above Ground Level and Higher Floors				1.32 / .41		1.32 / .41		1.06 / .34
	Above Ground Level - More than One Full Floor				.39 / .13		.39 / .13		.24 / .13
	Manufactured (Mobile) Home ²								.93 / .58

¹ Base Deductible is \$1,000.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES ANNUAL
RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones – BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/ Crawlspace ⁴		More than One Floor, No Basement/Encl/ Crawlspace ⁴		More than One Floor, With Basement/Encl/ Crawlspace ⁴		Manufactured (Mobile) Home ¹	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.26 / .09	.22 / .09
+3	.27 / .08	.22 / .09	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.28 / .09	.24 / .09
+2	.42 / .08	.29 / .09	.28 / .08	.23 / .08	.27 / .08	.22 / .08	.48 / .09	.37 / .10
+1	.73 / .10	.52 / .11	.52 / .09	.32 / .09	.34 / .09	.26 / .09	.86 / .42	.75 / .13
0	.86 / .23	.81 / .23	.86 / .23	.81 / .23	.82 / .09	.67 / .16	.86 / .42	1.04 / .43
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only – Above Ground Level (No Basement/Encl/ Crawlspace ⁴)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/ Crawlspace ⁴)		More than One Floor With Basement/Enclosure/ Crawlspace ⁴		Manufactured (Mobile) Home ¹	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .13	.24 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.34 / .15
+1	.52 / .12	.35 / .16	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.58 / .17	.53 / .23
0	1.18 / .12	.81 / .31	.67 / .12	.59 / .20	.41 / .12	.32 / .12	1.12 / .23	.77 / .48
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.35 / .12	.22 / .12

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

³ These rates are only applicable to Contents-only policies.

⁴ Includes subgrade crawlspace.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

ICC coverage is mandatory for all Standard Flood Insurance Policies except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units, and (4) Group Flood Insurance. For these four cases, ICC

coverage is not available. In a condominium building, ICC coverage is only available through the Condominium Association's flood policy.

The current ICC coverage limit is \$30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any one flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of \$250,000 for residential structures and \$500,000 for non-residential structures.

TABLE 9. STANDARD FLOOD INSURANCE POLICY INCREASED COST OF COMPLIANCE (ICC) COVERAGE Premiums for \$30,000 ICC Coverage

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-For-Rate Policies

FIRM	Zone	Residential		Non-Residential	
		Building Amount of Insurance		Building Amount of Insurance	
		\$1 - \$230,000	\$230,001 - \$250,000	\$1 - \$480,000	\$480,001 - \$500,000
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 5	\$ 4	\$ 5	\$ 4
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	POST-'81 V1-V30, VE	\$18	\$13	\$18	\$13
	'75-'81 V1-V30, VE	\$30	\$20	\$30	\$20
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	\$70	\$55	\$70	\$55
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	V, VE, V1-V30	\$70	\$55	\$70	\$55
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4

- NOTES:**
- (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units insured under the Dwelling Form or General Property Form, contents-only policies, and Group Flood Insurance Policies.
 - (2) **The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.**
 - (3) Use only one ICC premium amount listed above for each building to be insured.
 - (4) For scheduled building policies, apply ICC premium for each building.
 - (5) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
 - (6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.
 - (7) See RATE 19 for AR Zone and AR Dual Zone Rating information.
 - (8) For flood policies issued through the Mortgage Portfolio Protection Program, use the rates and ICC premiums in the table on page MPPP 1.
 - (9) For Submit for-Rate policies, use the ICC premium table contained in the Specific Rating Guidelines.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.22	1.08/.53	1.06/.05	1.06/.05	1.16/.24
With Basement	.90/.30	1.15/1.13	1.29/.07	1.29/.07	SUBMIT FOR RATE
With Enclosure	.90/.22	1.15/.55	1.12/.05	1.12/.05	
Elevated on Crawlspace	.85/.22	1.08/.53	1.06/.05	1.06/.05	
Non-Elevated with Subgrade Crawlspace	.85/.22	1.08/.53	1.06/.05	1.06/.05	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement/Subgrade Crawlspace and above	.96/.90	1.23/2.23	1.68/.62	1.68/.62	SUBMIT FOR RATE
Enclosure/Crawlspace and above	.96/1.07	1.23/2.63	1.68/.71	1.68/.71	
Lowest floor only-above ground level	.96/1.07	1.23/2.63	1.32/.65	1.32/.65	1.11/.65
Lowest floor above ground level and higher floors	.96/.74	1.23/2.32	1.32/.34	1.32/.34	1.11/.45
Above ground level more than 1 full floor	.35/.14	.47/.34	.39/.13	.35/.12	.35/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS	
	NO BASEMENT/ENCLOSURE/CRAWLSPACE ³	WITH BSMNT/ENCL/CRAWLSPACE ³
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.45/.03	.40/.03
+1	.81/.04	.56/.04
0	1.43/.05	1.28/.05
-1 ²	5.26/.15	3.16/.12
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT/ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE ³)	BASEMENT/ENCLOSURE/CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
	+4	.38/.12	.38/.12	.38/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.18/.12	.67/.12	.41/.12	.35/.12
-1 ²	3.45/.70	2.00/.47	.66/.14	.35/.12
-2	SUBMIT FOR RATE			.35/.12

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

**AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE
BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ²	.44/.04	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.99/.09	1.17/.22

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,7}**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88/.05	.49/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.54/.06	.78/.15	
+1	2.51/.14	1.50/.27	
0 OR BELOW	***	***	
+2 OR MORE	.75/.04	.44/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	1.35/.06	.94/.15	
-1	5.34/.18	2.66/.41	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	7.20/1.26	3.33/.91	NO ELEVATION CERTIFICATE

¹Zones A, AO, or AH buildings with basement/enclosure/crawlspace/subgrade crawlspace--Submit for Rating.

²"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

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

⁴For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

⁵NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁶WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁷Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

*****SUBMIT FOR RATING.**

**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)
AR AND AR DUAL ZONES**

BUILDING

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

BUILDING TYPE	RATES
No Basement/Enclosure	1.06/.05
With Basement	1.29/.07
With Enclosure	1.12/.05
Elevated on Crawlspace	1.06/.05
Non-Elevated with Subgrade Crawlspace	1.06/.05

CONTENTS

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

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.68/.62
Enclosure/Crawlspace and above	1.68/.71
Lowest floor only - above ground level	1.32/.65
Lowest floor above ground level and higher floors	1.32/.34
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.45/.03	.40/.03
+1	.81/.04	.56/.04
0	1.06/.05	1.28/.05
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BSMNT/ENCL/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE ⁵)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.18/.12	.67/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$2,000.

³Base deductible is \$1,000.

⁴Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

⁵Includes subgrade crawlspace.

**TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM – 1975-1981¹ POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	3.05/.15	2.91/.15
-1 ⁴	8.90/.64	4.68/.48
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY-ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ ⁵ CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
0 ³	4.50/.63	2.95/.70	1.65/.77	.62/.29
-1 ⁴	9.91/4.81	5.85/3.71	1.95/.77	.62/.29
-2	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

³ These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴ Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵ Includes subgrade crawlspace.

*****SUBMIT FOR RATING.**

**REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE – ELEVATED BUILDINGS**

SUBMIT FOR RATING

**TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.57	.96/1.06	.93/1.51	1.23/2.77	.74/.21	1.20/.37
	WITH BASEMENT	.75/.70	.96/.89	1.00/2.62	1.23/2.61	.81/.30	1.36/.46
	WITH ENCLOSURE	.75/.83	.96/.92	1.00/2.85	1.23/2.84	.81/.34	1.36/.54
	ELEVATED ON CRAWLSPACE	.70/.57	.96/1.06	.93/1.51	1.23/2.77	.74/.21	1.20/.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70/.57	.96/1.06	.93/1.51	1.23/2.77	.74/.21	1.20/.37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

		FIRM ZONES:		D	
		A99, B, C, X		BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37	1.03/.39	1.11/.65
	WITH BASEMENT	.81/.30	1.36/.46	***	***
	WITH ENCLOSURE	.81/.34	1.36/.54	***	***
	ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.65
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.65
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE ³		.21/.08		.38/.13	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.95/.21		1.17/.22	

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE: Submit for Rating.

³“With Certification of Compliance” rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community’s elevation requirement.

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

***SUBMIT FOR RATING

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ³	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.18/.08	.18/.08	.18/.08
+3	.20/.08	.18/.08	.18/.08
+2	.27/.08	.20/.08	.20/.08
+1	.49/.09	.29/.08	.24/.08
0	1.20/.10	.78/.10	.61/.10
-1 ²	3.15/.84	2.37/.70	1.38/.57
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.18/.12	.67/.12	.41/.12	.35/.12
-1 ²	3.45/.70	2.00/.47	.66/.14	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

***SUBMIT FOR RATING.

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1,6}

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS ²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.36/.10	.49/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	1.01/.12	.78/.15	
+1	2.03/.63	1.50/.27	
0 OR BELOW	***	***	
+2 OR MORE	.34/.08	.44/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.78/.11	.94/.15	
-1	2.94/.83	2.66/.41	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁵	3.68/1.44	3.33/.91	NO ELEVATION CERTIFICATE

¹ Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

² For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³ NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴ WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁵ For building without basement, enclosure, crawlspace or subgrade crawlspace, Elevation Certificate is optional.

⁶ Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

*****SUBMIT FOR RATING.**

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES REGULAR

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

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

**REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES
BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
+4	.18/.08	.18/.08	.18/.08
+3	.20/.08	.18/.08	.18/.08
+2	.27/.08	.20/.08	.20/.08
+1	.49/.09	.29/.08	.24/.08
0	.74/.21	.78/.10	.61/.10
-1 ⁴	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL(NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.18/.12	.67/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$2,000.

³Base deductible is \$1,000.

⁴Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

⁵Includes subgrade crawlspace.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	2.73/.51	2.19/.51	1.89/.51
-1 ⁴	5.98/3.12	5.47/3.12	3.91/2.83
-2	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	4.50/.63	2.95/.70	1.65/.77	.62/.29
-1 ⁴	9.91/4.81	5.85/3.71	1.95/.77	.62/.29
-2	***	***	***	.62/.29

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵Includes subgrade crawlspace.

***SUBMIT FOR RATING.

**REGULAR PROGRAM – 1975-1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE – ELEVATED BUILDINGS**

SUBMIT FOR RATING

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.71	.53
+3	.86	.54
+2	1.12	.73
+1	1.63	1.25
0	2.34	1.90
- 1	3.07	2.73
- 2	4.15	3.90
- 3	5.35	5.35
- 4 or lower	***	***

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

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Free of Obstruction— The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 (1) Insect screening, provided that no additional supports are required for the screening; or
 (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
 (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE. See page RATE 20 for more details.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

***SUBMIT FOR RATING

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

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

**Elevated Buildings With Obstruction³ Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site ⁴	Building Rate	Contents Rate
+4 or more	1.28	.67
+3	1.43	.68
+2	1.68	.86
+1	2.12	1.38
0	2.93	2.05
-1 ⁵	3.53	2.81
-2 ⁵	4.67	4.01
-3 ⁵	5.89	5.48
-4 or lower ⁵	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

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

³With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for details.

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

⁵For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

**TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
INCREASED COST OF COMPLIANCE (ICC) COVERAGE**

All Except Submit for Rate Policies¹

Premiums for \$30,000 ICC Coverage

FIRM ²	ZONE	PREMIUM
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 5
	AR, AR DUAL ZONES	\$ 5
	Post-'81 V1-V30, VE	\$ 18
	'75-'81 V1-V30, VE	\$ 30
	A99, B, C, X, D	\$ 5
Pre-FIRM	A, AE, A1-A30, AO, AH	\$ 70
	AR, AR DUAL ZONES	\$ 5
	V, VE, V1-V30	\$ 70
	A99, B, C, X, D	\$ 5

¹Use the ICC premium table contained in the *Specific Rating Guidelines*.

²Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

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

ZONE	MPPP Rates per \$100 of Building Coverage ³	MPPP Rates per \$100 of Contents Coverage ³	ICC Premium for \$30,000 Coverage ^{4, 5}
Emergency Program Community	3.73	3.77	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	3.73 / 1.89	3.77 / 1.80	70.00
V Zones - All building & occupancy types	5.56 / 5.56	5.22 / 5.22	70.00
A99 Zone, AR, AR Dual Zones	.96 / .57	1.28 / .51	5.00

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

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

³Basic and additional insurance limits are shown on page RATE 1.

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

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

ATTACHMENT C

**DECLARATIONS PAGE REQUIREMENTS
EFFECTIVE OCTOBER 1, 2010**

Effective October 1, 2010, WYO Companies and the NFIP Servicing Agent are required to print the following information on each policy declarations page.

- 1) Policy Type (DP, GFIP, GP, MPPP, PRP, RCBAP)
- 2) Policy Number
- 3) Policy Term
- 4) Endorsement Effective Date
- 5) Insured's Name
- 6) Mailing Address
- 7) Agent's Name and Address
- 8) Property Location
- 9) Community Name/Number
- 10) Flood Hazard Zone
- 11) NFIP Grandfathering Rules (Yes/No)
- 12) Building Occupancy (single family, 2-4 family, high/low-rise, etc.)
- 13) Building Type (one floor, two floors, with basement, elevated, etc.)
- 14) If RCBAP, number of units and RCV of the building
- 15) First Mortgagee
- 16) Second Mortgagee
- 17) Building Coverage
- 18) Contents Coverage
- 19) Building Deductible
- 20) Contents Deductible
- 21) Building and Contents Premium
- 22) Deductible Discount
- 23) ICC Premium
- 24) Probation Surcharge
- 25) CRS Credit
- 26) Federal Policy Fee
- 27) Annual Premium/Endorsement Premium