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

FEMA

W-14026

May 29, 2014

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

FROM: David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

SUBJECT: October 1, 2014 Program Changes – Section 5 of the Homeowner Flood Insurance Affordability Act of 2014 (HR 3370)

The purpose of this memorandum is to provide notification of program rate changes the NFIP will implement effective October 1, 2014. The October 1, 2014 rate changes revise premium rate tables to comply with Section 5 of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Pub. Law No. 113-89 (March 21, 2014), which prohibits FEMA from increasing premiums more than 15 percent a year within a single risk class and not more than 18 percent for an individual policy. In every case, the attached rates are the same or lower than the October 1, 2013 premium rates. The attached HFIAA Section 5 premium rates are to be used for all new and renewal policies effective on or after October 1, 2014.

FEMA will also use these rate tables to calculate premium refunds required under Section 3 of HFIAA. Additionally, to the extent a policyholder was charged a premium in excess of the premium increase caps mandated under Section 5 of HFIAA, FEMA will use these rate tables to calculate the refund.

FEMA will continue consulting with WYO companies to finalize refund guidance for facilitating refunds under Sections 3 and 5 of HFIAA. The guidance will include underwriting and accounting guidelines, modifications to the Transaction Record Reporting and Processing (TRRP) Plan, the accounting exhibits, and edit specifications document. FEMA anticipates finalizing its guidance by July 2014 with refunds beginning in fall 2014.

For questions, please contact Joe Cecil at (202) 212-2067.

Addendum and Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Data Processing, Underwriting, Marketing

Addendum Explaining HFIAA Section 3 Rates and Section 5 Refunds

On March 21, 2014, President Obama signed into law the Homeowners Flood Insurance Affordability Act of 2014 (HFIAA) Pub. Law No. 113-89 (Mar. 21, 2014). Section 3 of HFIAA requires FEMA to restore Pre-Flood Insurance Rate Map (FIRM) subsidized rates for:

- Pre-FIRM properties not insured when the Biggert Waters Flood Insurance Reform Act of 2012 (Biggert-Waters) was enacted;
- Pre-FIRM properties sold after Biggert-Waters was enacted; and
- Policies for Pre-FIRM properties that were rated full-risk under Biggert-Waters due to a lapse in coverage, but only for policies where the lapse was due to a property owner no longer being required to purchase flood insurance (collectively referred to as "Section 3 properties."

Section 3 of HFIAA also requires FEMA to refund premiums collected in excess of the Pre-FIRM subsidized rate for properties covered by Section 3. The effective date of Section 3 of the HFIAA is July 6, 2012, which is the date Biggert-Waters was enacted.

With some exceptions, Section 5 of the HFIAA prohibits FEMA from increasing premiums more than 15 percent a year within a single risk class and no more than 18 percent for any individual policyholder. These exceptions include:

- Properties receiving Pre-FIRM subsidized rates subject to the mandatory 25 percent increases mandated by Biggert-Waters for non-primary residences, businesses, Severe Repetitive Loss properties (including cumulative loss properties), and substantially damaged or improved properties;
- Properties located in a community that loses its Community Rating System (CRS) standing;
- Increases in premium due to a decrease in the deductible or an increase of coverage; or
- Misrated properties.

Section 5 became effective on March 21, 2014, the date the HFIAA was enacted. Prior to HFIAA, FEMA was prohibited from increasing rates within a single risk class by more than 20 percent over a 12-month period, with no per policy cap. Consequently, as of March 21, 2014, some rates contained in the October 1, 2013 rate tables may have exceeded the premium increase caps mandated by Section 5 of the HFIAA for some Pre-FIRM and Post-FIRM policyholders.

On April 15, 2014, FEMA issued Bulletin W-14014 requiring WYO companies to restore Pre-FIRM subsidized rates for Section 3 properties where policies were purchased or renewed after May 1, 2014. Bulletin W-14014 required WYO companies to use the October 1, 2013 Pre-FIRM subsidized rate tables.

Today, FEMA is issuing a bulletin transmitting new rate tables that comply with the premium increase caps mandated by Section 5 of the HFIAA. These rate tables will become effective on October 1, 2014. In every case, these October 1, 2014 rate tables will be the same as or lower than the rates set out on October 1, 2013. These rates will also be used to calculate premium

refunds required under Section 3. Additionally, to the extent a policyholder was charged a premium in excess of the premium increase caps mandated under Section 5, FEMA will use these rate tables to calculate the refund.

FEMA will continue consulting with WYO companies to finalize refund guidance for facilitating refunds under Sections 3 and 5 of HFIAA. The guidance will include underwriting and accounting guidelines, modifications to the Transaction Record Reporting and Processing (TRRP) Plan, accounting exhibits, and an edit specifications document. FEMA anticipates finalizing its guidance by July 2014 with refunds beginning in fall 2014.

ATTACHMENT A

EMERGENCY PROGRAM RATE CHANGES
EFFECTIVE OCTOBER 1, 2014

RATING

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

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

I. AMOUNT OF INSURANCE AVAILABLE[1]

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	$ 35,000[2]	$ 60,000	$190,000	$250,000
2–4 Family Dwelling	$ 35,000[2]	$ 60,000	$190,000	$250,000
Other Residential	$100,000[3]	$175,000	$325,000	$500,000
Non-Residential	$100,000[3]	$175,000	$325,000	$500,000
CONTENTS COVERAGE				
Residential	$ 10,000	$ 25,000	$ 75,000	$100,000
Non-Residential	$100,000	$150,000	$350,000	$500,000

1 These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.

2 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $50,000.

3 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is $150,000.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1–5 show annual rates per $100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

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

	BUILDING	CONTENTS
Residential	.85	1.07
Non-Residential	.93	1.82

ATTACHMENT B

PRE-FIRM STANDARD RATE CHANGES
EFFECTIVE OCTOBER 1, 2014

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[2]

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.85 / .78	1.07 / 1.40	.85 / .78		.85 / 1.75		.93 / 1.73	
	With Basement	.91 / 1.15	1.07 / 1.18	.91 / 1.15		.85 / 1.48		.98 / 1.69	
	With Enclosure[3]	.91 / 1.38	1.07 / 1.40	.91 / 1.38		.91 / 1.82		.98 / 2.13	
	Elevated on Crawlspace	.85 / .78	1.07 / 1.40	.85 / .78		.85 / 1.75		.93 / 1.73	
	Non-Elevated with Subgrade Crawlspace	.85 / .78	1.07 / 1.18	.85 / .78		.85 / 1.75		.93 / 1.73	
	Manufactured (Mobile) Home[4]	.85 / .78	1.07 / 1.40					.93 / 1.73	
CONTENTS LOCATION	Basement & Above[5]				1.07 / 1.18		1.07 / 1.18		1.82 / 2.89
	Enclosure & Above[6]				1.07 / 1.40		1.07 / 1.40		1.82 / 3.46
	Lowest Floor Only – Above Ground Level				1.07 / 1.40		1.07 / 1.40		1.82 / 1.52
	Lowest Floor Above Ground Level and Higher Floors				1.07 / .98		1.07 / .98		1.82 / 1.30
	Above Ground Level – More Than 1 Full Floor				.39 / .20		.39 / .20		.26 / .21
	Manufactured (Mobile) Home[4]								1.82 / 1.52

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	1.11 / 1.96	1.38 / 3.35	1.11 / 1.96		1.11 / 3.74		1.23 / 4.18	
	With Basement	1.19 / 2.91	1.38 / 2.84	1.19 / 2.91		1.19 / 5.51		1.30 / 6.20	
	With Enclosure[3]	1.19 / 3.43	1.38 / 3.34	1.19 / 3.43		1.19 / 6.14		1.30 / 6.92	
	Elevated on Crawlspace	1.11 / 1.96	1.38 / 3.35	1.11 / 1.96		1.11 / 3.74		1.23 / 4.18	
	Non-Elevated with Subgrade Crawlspace	1.11 / 1.96	1.38 / 2.84	1.11 / 1.96		1.11 / 3.74		1.23 / 4.18	
	Manufactured (Mobile) Home[4]	1.11 / 6.13	1.38 / 3.34					1.23 / 11.78	
CONTENTS LOCATION	Basement & Above[5]				1.38 / 2.84		1.38 / 2.84		2.40 / 7.32
	Enclosure & Above[6]				1.38 / 3.34		1.38 / 3.34		2.40 / 7.91
	Lowest Floor Only – Above Ground Level				1.38 / 3.34		1.38 / 3.34		2.40 / 6.63
	Lowest Floor Above Ground Level and Higher Floors				1.38 / 2.94		1.38 / 2.94		2.40 / 5.73
	Above Ground Level – More Than 1 Full Floor				.52 / .45		.52 / .45		.50 / .64
	Manufactured (Mobile) Home[4]								2.40 / 11.01

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	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure[3]	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home[4]	.99 / .48	1.51 / .47					1.19/ .50	
CONTENTS LOCATION	Basement & Above[5]				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above[6]				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51/ .47		1.51/ .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home[4]								1.06 / .66

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If the building is a non-primary residence located in an SFHA or Zone D, use Table 2B.

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

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

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

5 Includes subgrade crawlspace.

6 Includes crawlspace.

ATTACHMENT C

POST-FIRM STANDARD RATE CHANGES
EFFECTIVE OCTOBER 1, 2014

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	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure[1]	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home[2]	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above[3]				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above[4]				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22/ .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home[2]								1.06 / .66

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	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Non-Elevated with Subgrade Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Manufactured (Mobile) Home[2]	2.15 / .68	1.26 / .54					2.21 / .86	
CONTENTS LOCATION	Basement & Above[3]				***		***		***
	Enclosure & Above[4]				***		***		***
	Lowest Floor Only – Above Ground Level				1.22 / .50		1.22 / .50		1.28 / .40
	Lowest Floor Above Ground Level and Higher Floors				1.00 / .32		1.00 / .32		1.28 / .39
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[2]								1.28 / .40

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)[5]

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate[6]	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate[7, 8]	1.35 / .19	1.24 / .26	.98 / .15	1.41 / .19

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

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

3 Includes subgrade crawlspace.

4 Includes crawlspace.

5 Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

6 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance from the community.

7 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings with the lowest floor less than the community's requirement when more favorable to the insured than Pre-FIRM subsidized rates.

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

***SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES[1]

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

FIRM ZONES AE, A1–A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2, 3]	1 FLOOR No Basement/Enclosure/ Crawlspace[4, 5]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[4, 5]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4, 5]		MANUFACTURED (MOBILE) HOME[6]	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.44 / .11	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	1.78 / .13	1.60 / .25	1.37 / .12	1.20 / .14	1.00 / .10	.87 / .17	2.20 / .32	2.25 / .43
-1	4.40 / .85	4.37 / .93	3.33 / .65	3.14 / .41	2.28 / .41	1.98 / .47	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2, 3]	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[4]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[4]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4]		MANUFACTURED (MOBILE) HOME[6]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.14 / .41
-1	2.76 / .51	2.29 / .63	1.70 / .33	1.53 / .41	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
+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 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

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

4 Includes subgrade crawlspace.

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

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

***SUBMIT FOR RATING

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

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

UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[1, 2]

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1–4 Family	Other Residential & Non-Residential	Residential[3]	Non-Residential[3]	
+5 or more	.46 / .08	.40 / .12	.38 / .12	.38 /.12	No Base Flood Elevation[4]
+2 to +4	1.30 / .11	1.15 / .17	.75 / .12	.60 / .14	
+1	2.68 / .42	2.31 / .25	1.54 / .16	1.21 / .29	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.32 / .13	With Base Flood Elevation[5]
0 to +1	1.64 / .13	1.40 / .19	1.18 / .13	.93 / .14	
-1	4.75 / .70	4.31 / .42	2.73 / .23	2.14 / .48	
-2 or below	***	***	***	***	
No Elevation Certificate[6]	5.85 /1.30	6.17 / .90	3.36 / .80	2.85 / .96	No Elevation Certificate

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

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

3 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.

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

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

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

*****SUBMIT FOR RATING**

TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

ANNUAL RATES PER $100 OF COVERAGE

(Basic/Additional)

FIRM ZONES AR and AR Dual Zones — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.44 / .11	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	.99 / .26	.93 / .26	.99 / .26	.93 / .26	1.00 / .10	.87 / .17	.99 / .48	1.19 / .50
-1[3]	SEE FOOTNOTE[3]							

FIRM ZONES AR and AR Dual Zones — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[1]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.06 / .66
-1[3]	SEE FOOTNOTE[3]							

FIRM ZONES AR and AR Dual Zones — CONTENTS RATES

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

1 Includes subgrade crawlspace.

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

3 Use Table 4.

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

ATTACHMENT D

PRE- AND POST-FIRM CONDOMINIUM RATE CHANGES EFFECTIVE OCTOBER 1, 2014

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	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	1.61 / .27
WITH BASEMENT	1.01 / .37	1.29 / 1.38	1.42 / .08	1.42 / .08	SUBMIT FOR RATE
WITH ENCLOSURE	1.01 / .27	1.29 / .67	1.23 / .06	1.23 / .06	
ELEVATED ON CRAWLSPACE	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM[1]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.07 / 1.16	1.38 / 2.81	1.92 / .71	1.92 / .71	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.07 / 1.38	1.38 / 3.31	1.92 / .82	1.92 / .82	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.07 / 1.38	1.38 / 3.31	1.51 / .75	1.51 / .75	1.22 / .50
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.07 / .96	1.38 / 2.91	1.51 / .47	1.51 / .47	1.00 / .32
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.39 / .19	.52 / .44	.45 / .16	.45 / .16	.35 / .12

BUILDING — A1–A30, AE · POST-FIRM

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[2,3]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[2,3]
+4	.33 /.04	.33 /.04
+3	.35 /.04	.34 /.04
+2	.45 /.04	.40 /.04
+1	.81 /.05	.56 /.05
0	1.61 /.06	1.44 /.06
−1[4]	6.10 /.15	3.48 /.12
−2	SUBMIT FOR RATE	

CONTENTS — A1–A30, AE · POST-FIRM

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[2])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	BASEMENT/ENCLOSURE/ CRAWLSPACE[2] AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.54 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.11 /.12	.69 /.12	.45 /.12	.35 /.12
−1[4]	2.76 /.51	1.70 /.33	.72 /.15	.35 /.12
−2	SUBMIT FOR RATE			.35 /.12

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

2 Includes subgrade crawlspace.

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

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

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1]

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

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37
	WITH BASEMENT	.84 / .94	1.07 / 1.20	1.12 / 3.33	1.38 / 3.33	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.84 / 1.12	1.07 / 1.23	1.12 / 3.63	1.38 / 3.63	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

	FIRM ZONES:	A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	FIRM ZONES:	AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY[2])			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[3]		.24 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[4,5]		1.25 / .17		.98 / .15	

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

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

3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

4 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Pre- and Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.

5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

*****SUBMIT FOR RATING**

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES[1]

(Including Townhouse/Rowhouse)

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE[3]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[3]
+4	.22 /.08	.20 /.08	.22 /.08
+3	.26 /.08	.23 /.08	.24 /.08
+2	.36 /.08	.26 /.08	.26 /.08
+1	.64 /.09	.38 /.08	.32 /.09
0	1.60 /.12	1.06 /.11	.84 /.10
−1[4]	3.96 /.77	3.00 /.59	1.83 /.49
−2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[3] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.54 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.11 /.12	.69 /.12	.45 /.12	.35 /.12
−1[4]	2.76 /.51	1.70 /.33	.72 /.15	.35 /.12
−2	***	***	***	.35 /.12

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

2 If the Lowest Floor is −1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

3 Includes subgrade crawlspace.

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

*****SUBMIT FOR RATING**

TABLE 4E. 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] AND POST-FIRM NOT ELEVATION-RATED RATES

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

REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES
BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[2]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[2]
+4	.22 /.08	.20 /.08	.22 /.08
+3	.26 /.08	.23 /.08	.24 /.08
+2	.36 /.08	.26 /.08	.26 /.08
+1	.64 /.09	.38 /.08	.32 /.09
0	.74 /.21	1.06 /.11	.84 /.10
−1[3]	SEE FOOTNOTE		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE[2])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	BASEMENT/ENCLOSURE/ CRAWLSPACE[2] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+3	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+2	.38 /.12	.38 /.12	.38 /.12	.35 /.12
+1	.54 /.12	.38 /.12	.38 /.12	.35 /.12
0	1.11/.12	.69 /.12	.45 /.12	.35 /.12
−1[3]	SEE FOOTNOTE			

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

2 Includes subgrade crawlspace.

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

ATTACHMENT E

PREFERRED RISK POLICY ELIGIBILITY EXTENSION PREMIUM CHANGES EFFECTIVE OCTOBER 1, 2014

TABLE 4A. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

WITH BASEMENT OR ENCLOSURE[4]			WITHOUT BASEMENT OR ENCLOSURE[5]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$202	$ 20,000	$ 8,000	$150
$ 30,000	$ 12,000	$243	$ 30,000	$ 12,000	$210
$ 50,000	$ 20,000	$311	$ 50,000	$ 20,000	$277
$ 75,000	$ 30,000	$366	$ 75,000	$ 30,000	$325
$100,000	$ 40,000	$402	$100,000	$ 40,000	$362
$125,000	$ 50,000	$429	$125,000	$ 50,000	$389
$150,000	$ 60,000	$454	$150,000	$ 60,000	$414
$200,000	$ 80,000	$501	$200,000	$ 80,000	$454
$250,000	$100,000	$537	$250,000	$100,000	$484

RESIDENTIAL CONTENTS-ONLY COVERAGE[1, 2, 6]

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$ 61	$ 8,000	$ 86
$ 12,000	$ 82	$ 12,000	$119
$ 20,000	$124	$ 20,000	$167
$ 30,000	$142	$ 30,000	$191
$ 40,000	$159	$ 40,000	$215
$ 50,000	$174	$ 50,000	$237
$ 60,000	$190	$ 60,000	$260
$ 80,000	$223	$ 80,000	$288
$100,000	$255	$100,000	$314

1 Add the $50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of $22.

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

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

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

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

TABLE 4B. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

With Basement or Enclosure[4]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$220	$238	$256	$273	$290	$304	$319	$333	$346
	$ 30,000	$238	$258	$275	$293	$308	$323	$338	$351	$364
	$ 50,000	$284	$303	$320	$338	$354	$368	$384	$397	$410
	$ 75,000	$306	$324	$342	$359	$376	$390	$405	$418	$432
	$100,000	$336	$354	$371	$389	$405	$420	$434	$447	$460
	$125,000	$345	$363	$381	$398	$414	$429	$444	$457	$471
	$150,000	$351	$369	$388	$405	$421	$436	$450	$464	$477
	$200,000	$393	$411	$429	$446	$462	$477	$492	$505	$519
	$250,000	$415	$434	$451	$470	$485	$499	$515	$528	$541
	$300,000	$432	$449	$466	$483	$498	$512	$527	$539	$553
	$400,000	$464	$480	$496	$513	$527	$542	$556	$568	$581
	$500,000	$490	$505	$522	$538	$552	$566	$579	$590	$603

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

Without Basement or Enclosure[5]

	CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
BUILDING COVERAGE	$ 20,000	$182	$199	$213	$228	$242	$255	$267	$278	$290
	$ 30,000	$207	$221	$236	$251	$264	$277	$290	$302	$312
	$ 50,000	$254	$268	$282	$298	$311	$324	$337	$349	$359
	$ 75,000	$280	$295	$310	$323	$337	$350	$362	$373	$385
	$100,000	$304	$319	$334	$347	$360	$373	$386	$398	$408
	$125,000	$316	$332	$346	$359	$372	$385	$397	$408	$420
	$150,000	$325	$341	$355	$368	$382	$394	$406	$418	$429
	$200,000	$363	$379	$393	$406	$420	$432	$444	$454	$466
	$250,000	$384	$398	$412	$427	$440	$451	$464	$475	$485
	$300,000	$409	$422	$435	$447	$460	$471	$483	$493	$504
	$400,000	$444	$456	$469	$479	$492	$502	$513	$523	$534
	$500,000	$473	$485	$496	$506	$518	$527	$538	$548	$558

1 Add the $50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of $22.

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

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

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

TABLE 4C. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

With Basement or Enclosure[4]

BUILDING COVERAGE \ CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
$ 50,000	$1,194	$1,539	$1,871	$2,184	$2,484	$2,770	$3,041	$3,295	$3,536	$3,761
$100,000	$1,692	$2,038	$2,367	$2,682	$2,982	$3,268	$3,538	$3,793	$4,032	$4,258
$150,000	$2,059	$2,405	$2,734	$3,048	$3,349	$3,635	$3,905	$4,160	$4,399	$4,625
$200,000	$2,258	$2,603	$2,933	$3,248	$3,547	$3,833	$4,103	$4,358	$4,599	$4,823
$250,000	$2,398	$2,744	$3,073	$3,387	$3,688	$3,973	$4,244	$4,498	$4,738	$4,963
$300,000	$2,553	$2,898	$3,228	$3,543	$3,842	$4,128	$4,398	$4,653	$4,893	$5,118
$350,000	$2,724	$3,068	$3,399	$3,713	$4,012	$4,298	$4,568	$4,822	$5,062	$5,288
$400,000	$2,836	$3,180	$3,510	$3,825	$4,124	$4,410	$4,679	$4,934	$5,175	$5,400
$450,000	$2,963	$3,309	$3,638	$3,953	$4,253	$4,539	$4,808	$5,062	$5,302	$5,527
$500,000	$3,104	$3,448	$3,779	$4,093	$4,392	$4,678	$4,948	$5,202	$5,442	$5,668

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[1, 2, 3]

Without Basement or Enclosure[5]

BUILDING COVERAGE \ CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
$ 50,000	$ 754	$ 938	$1,114	$1,282	$1,442	$1,594	$1,738	$1,874	$2,002	$2,122
$100,000	$1,010	$1,194	$1,370	$1,538	$1,698	$1,851	$1,994	$2,130	$2,258	$2,378
$150,000	$1,200	$1,384	$1,560	$1,729	$1,888	$2,040	$2,184	$2,320	$2,449	$2,569
$200,000	$1,400	$1,584	$1,760	$1,927	$2,088	$2,240	$2,384	$2,520	$2,647	$2,767
$250,000	$1,533	$1,717	$1,893	$2,061	$2,221	$2,373	$2,517	$2,653	$2,780	$2,901
$300,000	$1,674	$1,858	$2,035	$2,202	$2,361	$2,514	$2,658	$2,795	$2,922	$3,042
$350,000	$1,750	$1,934	$2,110	$2,278	$2,438	$2,590	$2,734	$2,870	$2,999	$3,118
$400,000	$1,834	$2,018	$2,194	$2,361	$2,522	$2,674	$2,818	$2,954	$3,082	$3,202
$450,000	$1,926	$2,110	$2,286	$2,453	$2,614	$2,766	$2,910	$3,046	$3,174	$3,294
$500,000	$2,026	$2,210	$2,386	$2,554	$2,714	$2,866	$3,010	$3,146	$3,274	$3,394

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE[1, 2]

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$212	$ 50,000	$459
$100,000	$312	$100,000	$687
$150,000	$412	$150,000	$914
$200,000	$514	$200,000	$1,140
$250,000	$614	$250,000	$1,368
$300,000	$714	$300,000	$1,594
$350,000	$814	$350,000	$1,821
$400,000	$914	$400,000	$2,048
$450,000	$1,014	$450,000	$2,274
$500,000	$1,114	$500,000	$2,501

1 Add the $50 Probation Surcharge, if applicable.
2 Premium includes Federal Policy Fee of $22.
3 Premium includes ICC Premium of $5.
4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.
5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

ATTACHMENT F

SPECIFIC RATING GUIDELINES RATE CHANGES
EFFECTIVE OCTOBER 1, 2014

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND LOW-RISE RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

ALL NON-ELEVATED BUILDINGS WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(For Pre-FIRM with partial enclosure, the building rates are eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	Building Rates (1 Floor)		Building Rates (more than 1 Floor)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-2	5.02	0.94	3.39	0.77
-3	**6.18**	**1.38**	5.19	0.82
-4	**6.84**	**1.98**	**6.84**	**0.89**
-5	**9.26**	**2.01**	**9.26**	**0.94**
-6	**11.77**	**2.10**	10.84	0.98
-7	14.08	2.24	11.84	1.03
-8	14.92	2.84	12.71	1.37
-9	15.60	3.46	13.45	1.74
-10	16.16	4.10	14.09	2.13
-11	16.63	4.73	14.65	2.54
-12	17.04	5.35	15.15	2.95
-13	17.43	5.93	15.61	3.36
-14	17.81	6.45	16.06	3.75
-15	18.23	6.91	16.50	4.12

Lowest Floor Elevation Difference	Contents Rates (1 Floor)		Contents Rates (more than 1 Floor)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-2	3.20	0.63	1.79	0.41
-3	5.05	0.68	2.95	0.44
-4	6.84	0.74	4.18	0.48
-5	9.64	0.79	6.25	0.51
-6	10.82	0.85	7.24	0.55
-7	11.80	0.90	8.16	0.58
-8	12.64	1.18	9.00	0.79
-9	13.34	1.48	9.78	1.01
-10	13.93	1.79	10.50	1.25
-11	14.45	2.10	11.16	1.49
-12	14.90	2.40	11.75	1.73
-13	15.33	2.68	12.29	1.97
-14	15.75	2.93	12.77	2.19
-15	16.19	3.14	13.21	2.39

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND
LOW-RISE RESIDENTIAL CONDOMINIUM BUILDING
ASSOCIATION POLICY

WITH BASEMENT (2 or more floors, not split-level)

Basement Floor Elevation Difference	Building				Contents	
	No Machinery In Basement		With Machinery In Basement		Basic Coverage Rates	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
-2	2.42	0.43	2.47	0.45	0.74	0.15
-3	2.55	0.45	2.67	0.48	0.77	0.15
-4	2.69	0.47	**2.93**	**0.74**	0.79	0.16
-5	**2.76**	**0.71**	**2.93**	**1.08**	0.82	0.16
-6	**2.76**	**1.00**	**2.93**	**1.26**	0.84	0.17
-7	**2.76**	**1.26**	**2.93**	**1.26**	1.20	0.24
-8	**3.60**	**1.46**	**3.79**	**1.65**	1.72	0.35
-9	**4.73**	**1.55**	**5.03**	**2.11**	2.46	0.51
-10	**6.08**	**1.72**	**6.61**	**2.26**	3.44	0.73
-11	**7.43**	**2.01**	**8.81**	**2.53**	4.73	1.03
-12	**8.92**	**2.40**	**9.81**	**2.93**	6.35	1.40
-13	**10.72**	**2.86**	**11.76**	**3.38**	8.36	1.87
-14	**12.86**	**3.38**	**14.13**	**3.88**	10.80	2.43
-15	**15.42**	**3.98**	**16.94**	**4.44**	13.71	3.11

NOTE: For AE, A1-A30 zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; and
- The unfinished basement is used only for parking and storage.

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND
LOW-RISE RESIDENTIAL CONDOMINIUM BUILDING
ASSOCIATION POLICY

SPLIT LEVEL WITH BASEMENT

Basement Floor Elevation Difference	Building				Contents	
	No Machinery In Basement		With Machinery In Basement		Basic Coverage Rates	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
-2	1.51	0.46	2.02	0.48	**0.95**	**0.19**
-3	**2.76**	**0.52**	**2.93**	**0.73**	**0.95**	**0.21**
-4	**2.76**	**1.06**	**2.93**	**1.26**	**0.95**	**0.21**
-5	**3.61**	**1.40**	**3.79**	**1.50**	**2.09**	**1.03**
-6	**4.73**	**1.72**	**4.93**	**1.94**	**3.42**	**1.37**
-7	**6.82**	**2.02**	**7.02**	**2.27**	**4.91**	**1.79**
-8	**7.99**	**2.14**	**8.14**	**2.40**	**6.37**	**2.34**
-9	**11.58**	**2.25**	**11.74**	**2.53**	**8.94**	**2.64**
-10	14.91	2.31	**15.65**	2.66	**12.16**	**2.72**
-11	16.43	3.04	17.09	3.45	14.83	3.29
-12	17.81	3.93	18.34	4.40	16.61	4.12
-13	19.01	4.99	19.40	5.53	18.21	5.09
-14	19.99	6.25	20.24	6.85	19.57	6.19
-15	20.72	7.71	20.82	8.38	20.62	7.44

NOTE: For AE, A1-A30 zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; and
- The unfinished basement is used only for parking and storage.

ZONES A1-A30, AE
MANUFACTURED (MOBILE) HOMES[1]
SINGLE-FAMILY DWELLINGS
INCLUDING ELEVATED BUILDINGS WITH ENCLOSURES AND SUBGRADE CRAWLSPACES

NO BASEMENT

Lowest Floor Elevation Difference[2]	Building		Contents	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-1	**3.76**	**1.47**	2.61	0.50
-2	**4.14**	**1.53**	**4.22**	**1.72**
-3	**5.46**	**2.04**	**6.03**	**2.78**
-4	**7.23**	**3.09**	**8.76**	**3.44**
-5	**10.17**	**4.36**	10.94	4.21
-6	**14.56**	**6.16**	12.28	5.17
-7	17.23	**8.49**	13.39	6.11
-8	17.96	10.35	14.29	7.03
-9	18.48	11.24	15.03	7.90
-10	18.85	12.05	15.63	8.72

1 Doublewide manufactured (mobile) homes defined as non-movable, permanent buildings, at least 16' wide and with an area within the perimeter walls of at least 600 square feet must be classified as a manufactured (mobile) home and not one of the other building types.

2 Above rates are based on the lowest elevated floor of an elevated building.

ZONES A1-A30, AE
MANUFACTURED (MOBILE) HOMES[1]
NON-RESIDENTIAL BUILDINGS
INCLUDING ELEVATED BUILDINGS WITH ENCLOSURES AND SUBGRADE CRAWLSPACES

NO BASEMENT

Lowest Floor Elevation Difference[2]	Building		Contents	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-1	**4.20**	**1.67**	2.53	.56
-2	**4.89**	**2.02**	**4.57**	**1.77**
-3	**6.60**	**2.67**	**6.49**	**2.98**
-4	**9.03**	**3.95**	**8.74**	**3.99**
-5	**12.92**	**5.48**	11.03	4.89
-6	16.00	7.72	12.44	6.09
-7	17.05	15.60	13.62	7.29
-8	17.84	15.48	14.60	8.47
-9	18.40	18.40	15.42	9.62
-10	18.81	18.81	16.09	10.70

1 Doublewide manufactured (mobile) homes defined as non-moveable, permanent buildings, at least 16' wide and with an area within the perimeter walls of at least 600 square feet must be classified as a manufactured (mobile) home and not one of the other building types.

2 Above rates are based on the lowest elevated floor of an elevated building.

4. D Zone – Non-Elevated Buildings With Basements/Subgrade Crawlspaces or Elevated Buildings With Enclosures/Crawlspaces Rate Tables

Building Rates

Occupancy/ Building Type	Single Family	2–4 Family	Other-Residential	Non-Residential	RCBAP
With Basement	.91 / .15	.91 / .15	.85 / .38	.98 / .57	1.01 / .37
With Enclosure	.91 / .41	.91 / .41	.91 /1.23	.98 /1.19	1.01 / .26
Elevated on Crawlspace	N/A	N/A	N/A	N/A	N/A
Non-Elevated with Subgrade Crawlspace	N/A	N/A	N/A	N/A	N/A

Contents Rates

Occupancy/ Building Type	Single Family	2–4 Family	Other-Residential	Non-Residential	RCBAP
Basement & Above	1.07 / .64	1.07 / .55	1.07 / .55	1.28 / .40	1.07 / 1.11
Enclosure & Above	1.07 / .71	1.07 / .55	1.07 /.55	1.28 / .40	1.07 / 1.23
Subgrade Crawlspace & Above	N/A	N/A	N/A	N/A	N/A
Crawlspace & Above	N/A	N/A	N/A	N/A	N/A

Use the Numbered A Zone Non-Elevated or Elevated Building type worksheet with an explanation on the worksheet when submitting the specific rating information to FEMA in accordance with the instructions on pages iv-vii.

1981 V1-V30, VE ZONE RATES
ALL OCCUPANCY TYPES AND RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY NON-ELEVATED OR ELEVATED WITH NON-BREAKAWAY WALL ENCLOSURE

This table is to be used to rate all Post-FIRM buildings constructed on or after October 1, 1981, or Pre-FIRM buildings with a current FIRM effective on or after October 1, 1981, including Pre-FIRM elevated buildings with or without enclosure (whether breakaway wall or not).

Non-elevated risks, including those with basements and subgrade crawlspaces, and elevated buildings with non-breakaway wall enclosures (solid [perimeter] foundation walls or masonry), in V1-V30 and VE zones, including high-rise and low-rise RCBAP, are Submit-for-Rate, regardless of the elevation difference.

The lowest floor elevation to be used in this case is the elevation of the bottom of the slab, or grade beam if there is one. If this elevation is not available, subtract 1 foot from the top of the bottom floor elevation on 1–4 family dwellings and 1.5 feet from the top of the bottom floor elevation on other residential and non-residential buildings. For RCBAP building rates, use only the ".75 or More" column below.

Bottom of Slab Elevation Difference[1]	Building Rates			Contents Rates	
	Insurance to Replacement Cost Ratio				
	.75 or More	.50 to.74	Under .50	Residential	Non-Residential
+4 or more	**1.47**	**1.92**	**2.85**	**.80**	**.80**
+3	**1.69**	**2.27**	**3.46**	**.86**	**.86**
+2	**2.33**	**2.85**	4.01	**1.20**	**1.25**
+1	2.85	3.48	4.56	1.52	1.57
0	3.36	4.14	5.41	1.82	1.94
-1	4.35	5.42	7.13	2.28	2.35
-2	5.61	7.03	9.20	3.46	3.65
-3	7.18	8.99	11.52	4.65	4.93
-4	8.71	10.85	13.60	5.75	6.01
-5	10.17	12.56	15.43	7.12	7.44
-6	11.52	14.10	17.01	8.47	8.87
-7	12.73	15.45	18.32	9.75	10.22
-8	13.79	16.57	19.34	10.93	11.47
-9	14.65	17.43	20.08	11.94	12.54
-10	15.30	18.01	20.51	12.75	13.39
-11	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau

1 The difference between the elevation of the bottom of the slab (see second paragraph above) and the Base Flood Elevation, including the effects of wave action. If the top of the bottom floor is below grade on all sides, do not follow this procedure.