

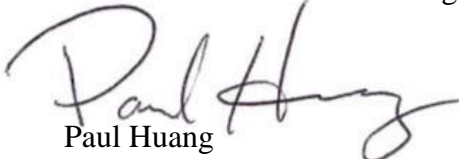


**FEMA**

W-19014

October 1, 2019

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

FROM:   
Paul Huang  
Assistant Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: April 1, 2020, and January 1, 2021, Program Changes

This memorandum provides notification of the changes the National Flood Insurance Program (NFIP) will implement effective April 1, 2020. This memorandum also includes the premium changes for Preferred Risk Policies (PRPs) and Newly Mapped procedure policies that the NFIP will implement effective January 1, 2021. FEMA may update or modify these Program Changes to implement and transition to Risk Rating 2.0.

Note: Insurers may implement the revised primary residence guidance provided in Attachment A immediately.

Program changes effective April 1, 2020, include the following:

- Updated premium rates
- Updated reserve fund assessment percentage
- Floodproofing guidance for non-residential buildings
- Discontinuation of V-Zone Risk Rating Factor Form

Program changes effective January 1, 2021, include the following:

- Updated base premiums for PRPs (including PRP-eligible AR and A99 zone policies) and policies rated under the Newly Mapped procedure
- Updated premium multiplier tables for policies rated under the Newly Mapped procedure.

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

- Attachment A – Summary of the NFIP April 2020 and January 2021 Program Changes
- Attachment B – Updated Rate Tables Effective April 1, 2020
- Attachment C – Updated Preferred Risk Policy Premiums and Newly Mapped Base Premium and Multiplier Tables Effective January 1, 2021

FEMA will issue updates to the Community Rating System (CRS), Specific Rating Guidelines, Event Designation Number (EDN), and required fields reported in UCORT that will be needed in Pivot under a separate cover at a later time.

Attachments

cc: Vendors, FIPNC, IBHS, Government Technical Representative

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

**ATTACHMENT A**

**SUMMARY OF THE NFIP PROGRAM CHANGES  
EFFECTIVE APRIL 1, 2020 AND JANUARY 1, 2021**

## National Flood Insurance Program

April 1, 2020 and January 1, 2021, Program Changes: A Summary

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The changes outlined in this bulletin apply to new business and renewals that will become effective on or after April 1, 2020; the premium changes for Preferred Risk Policies (PRPs) and Newly Mapped procedure policies will become effective January 1, 2021. See Attachment B for updated rate tables effective April 1, 2020, and Attachment C for updated PRP premiums and Newly Mapped base premium and multiplier tables effective January 1, 2021.

FEMA may update or modify these Program Changes to implement and transition to Risk Rating 2.0.

### 1. Premium Increases and Surcharges

Overall, premiums will increase from an estimated average of \$873 per policy to \$972, for an average increase of 11.3 percent. These amounts do not include the Homeowners Flood Insurance Affordability Act (HFIAA) surcharge or the Federal Policy Fee (FPF). When the HFIAA surcharge and FPF are included, the total amount billed the policyholder will increase from \$993 to \$1,092, for an average increase of 9.9 percent.

Premium increases effective April 1, 2020, comply with all the requirements of both the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Those requirements are as follows:

- Premium rates for four categories of Pre-Flood Insurance Rate Map (FIRM) subsidized policies – non-primary residential properties, business properties, Severe Repetitive Loss (SRL) properties (which includes cumulatively damaged properties), and substantially damaged/substantially improved properties – must be increased 25 percent annually until they reach full-risk rates;
- The *average* annual premium rate increases for all other properties within a single risk classification may not be increased by more than 15 percent a year, while the *individual* premium rate increase for any individual policy may not be increased by more than 18 percent each year; and
- The average annual premium rate increase for all Pre-FIRM subsidized policies must be not less than 5 percent per year.

There are some limited exceptions to the 18-percent cap on premium rate increases for individual policyholders. These include policies on the properties listed above that are subject to the 25-percent annual premium rate increases. The 18-percent per policy limit also does not apply when a community experiences a rating downgrade under the Community Rating System (CRS), the policy was misrated, or the policyholder increases the amount of insurance purchased or decreases deductibles. The NFIP Flood Insurance Manual describes the specific scenarios that constitute a misrating.

When the NFIP evaluates premium rate increases for compliance with these caps, the analysis includes the building and contents premium, the Increased Cost of Compliance (ICC) premium,

and the Reserve Fund Assessment (RFA). The Probation Surcharge, FPF, and Congressionally-mandated HFIAA Surcharge are not considered premium and, therefore, are not subject to the premium rate cap limitations. As a result, in some cases, the increase in the total amount a policyholder is charged may exceed 18 percent.

For policies issued on or after April 1, 2020, there will be no changes to:

- ICC Premium
  - Deductible Factors
  - Federal Policy Fee
  - HFIAA Surcharge
  - Probation Surcharge
- 
- **Pre-FIRM Subsidized Policies** (a group of policies in Special Flood Hazard Area (SFHA) Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, V1-30, and VE, that receive rates insufficient to pay the anticipated losses and expenses for that group)
    - Primary Residences: The combined premium increase for all primary residence policies in these zones is 7.9 percent, with a total amount billed increase of 7.5 percent.
    - Pre-FIRM Subsidized Policies Subject to 25 Percent Annual Premium Increases: The increases in both the average premium and the average amount billed for each of the four following categories are as shown:
      - Non-Primary Residences: Premiums will increase 24.7 percent, with a total amount billed increase of 23.1 percent.
      - Business Policies: Premiums will increase 25.1 percent, with a total amount billed increase of 24.2 percent.
      - Severe Repetitive Loss (SRL) Properties: Premiums will increase 24.8 percent, with a total amount billed increase of 24 percent.
      - Substantially Improved Properties: Premiums will increase 24.7 percent, with a total amount billed increase of 23.8 percent.
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- **Other Subsidized Policies**
    - A99 Zones (i.e., zones in which flood protection systems are still in the process of being constructed) and AR Zones: Premiums for these policies will increase 4.6 percent, with a total amount billed increase of 4.2 percent. Premium increases for A99 and AR zone policies eligible for the PRP are described below.
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- **V Zones** (coastal high-velocity zones)

FEMA is implementing rate increases 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 5.9 percent, with a total amount billed increase of 5.6 percent.

- **A Zones** (non-velocity zones, which are primarily riverine zones)
  - Post-FIRM A1-A30 and AE Zones: Premiums will increase 5 percent, with a total amount billed increase of 4.1 percent.
  - Post-FIRM AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 3.5 percent, with a total amount billed increase of 2.7 percent.
  - Post-FIRM Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 5.8 percent, with a total amount billed increase of 5.1 percent.
  
- **X Zones** (zones outside the Special Flood Hazard Area)
  - Standard-Rated Policies: Premiums will increase 4.3 percent, with a total amount billed increase of 3.8 percent.
  
- **Miscellaneous**
  - Tentative and Provisional Rates: No change.
  - Mortgage Portfolio Protection Program (MPPP) Policies: No change.
  
- **Changes to Become Effective January 1, 2021**
  - Preferred Risk Policies (PRPs): Premiums will increase 14.9 percent, with a total amount billed increase of 12.5 percent.
  - A99 and AR Zone Policies eligible for the PRP: Premiums will increase 14.9 percent, with a total amount billed increase of 12.2 percent.
  - Properties Newly Mapped into the SFHA: Newly Mapped policies receive PRP premiums during the first year following the effective date of the map change. Annual increases to these policies result from the use of a “multiplier” that varies by the year of the map change; this multiplier is applied to the base premium before adding the ICC premium. The RFA is added after the ICC premium, and this subtotal is the amount subject to the annual premium rate increase cap. The HFIAA Surcharge, Probation Surcharge (if applicable), and the FPF will be added to the premium; they are not subject to the cap on annual premium rate increases. As a result of increases to the multiplier that will be effective January 1, 2021, premiums for Newly Mapped policies will increase 14.8 percent, with a total amount billed increase of 12.5 percent.

## 2. **SRL Premium**

For policies effective on or after April 1, 2020, FEMA is increasing the SRL Premium to 10 percent for all policies covering properties with an SRL designation.

## 3. **Reserve Fund Assessment**

For policies effective on or after April 1, 2020, FEMA is increasing the Reserve Fund Assessment percentage to 18 percent.

#### **4. Primary Residence Guidance**

FEMA is updating Primary Residence Determination Guidance. If the mailing address and property address are the same on a policy or application, and the policy or application indicates that coverage is for a primary residence, insurers can issue the policy as for a primary residence without requiring additional documentation. In these cases, use primary residence status to determine the HFIAA Surcharge and the premium rates to calculate the policy premium. If the addresses do not match, and the policy or application indicates that coverage is for a primary residence, insurers must obtain supporting documentation using existing guidance to validate a primary residence.

#### **5. Non-Residential Floodproofing Premium Credit**

For policies effective on or after April 1, 2020, FEMA is updating guidance for the non-residential building floodproofing rating credit. The insurer must use the Special Rate process to submit the following documents to FEMA for consideration of the credit:

- Flood Insurance Application
- Elevation Certificate
- Floodproofing Certificate
- Photographs of the exterior of the building (all sides)
- Photographs of the components used to provide floodproofing protection (shields, gates, barriers)
- Flood Emergency Plan that includes:
  - Chain of command
  - Notification procedures
  - Personnel duties
  - Location of floodproofing components, install procedures, repair procedures
  - Evacuation procedures for building occupants
  - Component maintenance procedures during flooding event
  - Drill and training program (at least once a year)
  - Regular review/update of Flood Emergency Plan
- Inspection and Maintenance Plan that includes:
  - Inspection procedures for entire Floodproofing System: wall systems, floor slab, openings, floodproofing components, valve operation, drainage/pump systems, equipment/tools required to engage floodproofing measures
  - Cadence of Inspection and Maintenance Plan

FEMA is also changing the methodology used to establish a rate for a non-residential floodproofed building. Instead of establishing the premium rate based on the elevation difference of the floodproofed elevation (if at least 1 foot above the Base Flood Elevation), FEMA will establish the base rate from the elevation difference between the lowest floor elevation of the building and the Base Flood Elevation. FEMA will apply a credit (percentage discount) to that rate based on the information provided for the floodproofing components. To be considered for the credit, insurers should continue to submit the information to FEMA by using the FEMA Special Rate process.

**6. Discontinuation of the V-Zone Risk Rating Factor Form**

For policies effective on or after April 1, 2020, FEMA is discontinuing the use of the V-Zone Risk Rating Factor Form.



**ATTACHMENT B**  
**UPDATED RATE TABLES**  
**EFFECTIVE APRIL 1, 2020**

# Appendix J: Rate Tables

## I. Effective Date of Rates

FEMA updates its flood insurance rates once a year, but on occasion the effective date varies. Most of the following tables present rates that **become** effective April 1, **2020**. However, some Preferred Risk Policy (PRP) and Newly Mapped (NM) tables have effective dates of January 1, **2020** or January 1, **2021**. Affected tables will include the January dates above the table title.

## II. Rates for Standard NFIP Policies

Table 1 presents annual rates per \$100 of coverage for properties in Emergency Program communities. Tables 1–5 show annual rates per \$100 of coverage for properties in Regular Program communities, according to Pre-FIRM premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Table 6 provides tentative rates (for more information, refer to the Tentative Rates subsection in the How to Write section). Tables 7A–7C detail the Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, and HFIAA Surcharge.

**RATE TABLE 1. EMERGENCY PROGRAM RATES**

ANNUAL RATES PER \$100 OF COVERAGE

	BUILDING	CONTENTS
Residential	1.18	1.48
Non-Residential Business, Other Non-Residential	1.28	2.51

### IMPORTANT TO NOTE

The rate tables in this Appendix have the same numbering as the tables in the April 2018 NFIP Flood Insurance Manual sections from which they came. These table numbers are tied to the Transaction Record Reporting and Processing Plan (TRRP) and cannot be modified at this time.

We have included the section abbreviation used in the April 2018 manual (e.g., RATE, CONDO, etc.) before the word “Table” in the titles in this appendix.

# Appendix J: Rate Tables

## RATE TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1, 2, 3</sup>

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

### FIRM ZONES A, AE, A1–A30, AO, AH, D<sup>4</sup>

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>5</sup>		OTHER NON-RESIDENTIAL <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18 / 1.08	1.48 / 1.93	1.18 / 1.08		1.18 / 2.27		2.88 / 5.40		1.28 / 2.37	
	With Basement	1.26 / 1.59	1.48 / 1.63	1.26 / 1.59		1.18 / 1.89		3.03 / 5.27		1.35 / 2.33	
	With Enclosure <sup>6</sup>	1.26 / 1.90	1.48 / 1.93	1.26 / 1.90		1.26 / 2.35		3.03 / 6.67		1.35 / 2.93	
	Elevated on Crawlspace	1.18 / 1.08	1.48 / 1.93	1.18 / 1.08		1.18 / 2.27		2.88 / 5.40		1.28 / 2.37	
	Non-Elevated with Subgrade Crawlspace	1.18 / 1.08	1.48 / 1.63	1.18 / 1.08		1.18 / 2.27		2.88 / 5.40		1.28 / 2.37	
	Manufactured (Mobile) Home <sup>7</sup>	1.18 / 1.08	1.48 / 1.93					2.88 / 5.40		1.28 / 2.37	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				1.48 / 1.63		1.48 / 1.63		5.71 / 9.05		2.51 / 3.97
	Enclosure & Above <sup>9</sup>				1.48 / 1.93		1.48 / 1.93		5.71 / 10.86		2.51 / 4.74
	Lowest Floor Only – Above Ground Level				1.48 / 1.93		1.48 / 1.93		5.71 / 4.74		2.51 / 2.09
	Lowest Floor Above Ground Level and Higher Floors				1.48 / 1.35		1.48 / 1.35		5.71 / 4.04		2.51 / 1.80
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>7</sup>								5.71 / 4.74		2.51 / 2.09

### FIRM ZONES V, VE, V1–V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>5</sup>		OTHER NON-RESIDENTIAL <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.53 / 2.70	1.90 / 4.60	1.53 / 2.70		1.53 / 4.95		3.83 / 13.12		1.71 / 5.73	
	With Basement	1.64 / 3.99	1.90 / 3.90	1.64 / 3.99		1.64 / 7.36		4.04 / 19.51		1.80 / 8.49	
	With Enclosure <sup>6</sup>	1.64 / 4.71	1.90 / 4.58	1.64 / 4.71		1.64 / 8.23		4.04 / 21.76		1.80 / 9.48	
	Elevated on Crawlspace	1.53 / 2.70	1.90 / 4.60	1.53 / 2.70		1.53 / 4.95		3.83 / 13.12		1.71 / 5.73	
	Non-Elevated with Subgrade Crawlspace	1.53 / 2.70	1.90 / 3.90	1.53 / 2.70		1.53 / 4.95		3.83 / 13.12		1.71 / 5.73	
	Manufactured (Mobile) Home <sup>7</sup>	1.53 / 8.39	1.90 / 4.58					3.83 / 25.00		1.71 / 16.10	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				1.90 / 3.90		1.90 / 3.90		7.53 / 23.02		3.29 / 10.01
	Enclosure & Above <sup>9</sup>				1.90 / 4.58		1.90 / 4.58		7.53 / 24.90		3.29 / 10.81
	Lowest Floor Only – Above Ground Level				1.90 / 4.58		1.90 / 4.58		7.53 / 20.86		3.29 / 9.08
	Lowest Floor Above Ground Level and Higher Floors				1.90 / 4.03		1.90 / 4.03		7.53 / 18.00		3.29 / 7.84
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home <sup>7</sup>								7.53 / 25.00		3.29 / 15.06

### FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>5</sup>		OTHER NON-RESIDENTIAL <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43		1.33 / .43	
	With Enclosure <sup>6</sup>	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home <sup>7</sup>	1.11 / .55	1.71 / .54					1.33 / .59		1.33 / .59	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				2.15 / .81		2.15 / .81		2.20 / .88		2.20 / .88
	Enclosure & Above <sup>9</sup>				2.15 / .92		2.15 / .92		2.20 / 1.02		2.20 / 1.02
	Lowest Floor Only – Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44		1.36 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>7</sup>								1.19 / .76		1.19 / .76

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
6. For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

# Appendix J: Rate Tables

## RATE TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1, 2</sup> NON-PRIMARY RESIDENCE<sup>3,4</sup>

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

### FIRM ZONES A, AE, A1–A30, AO, AH, D<sup>5</sup>

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>6</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>6</sup>	
			Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		3.85 / 3.34	4.88 / 6.03	3.85 / 3.34		3.85 / 3.34	
	With Basement		4.13 / 4.93	4.88 / 5.02	4.13 / 4.93		4.13 / 4.93	
	With Enclosure <sup>7</sup>		4.13 / 5.94	4.88 / 6.03	4.13 / 5.94		4.13 / 5.94	
	Elevated on Crawlspace		3.85 / 3.34	4.88 / 6.03	3.85 / 3.34		3.85 / 3.34	
	Non-Elevated with Subgrade Crawlspace		3.85 / 3.34	4.88 / 5.02	3.85 / 3.34		3.85 / 3.34	
	Manufactured (Mobile) Home <sup>8</sup>		2.67 / 2.30	3.36 / 4.18				
CONTENTS LOCATION	Basement & Above <sup>9</sup>					4.88 / 5.02		4.88 / 5.02
	Enclosure & Above <sup>10</sup>					4.88 / 6.03		4.88 / 6.03
	Lowest Floor Only – Above Ground Level					4.88 / 6.03		4.88 / 6.03
	Lowest Floor Above Ground Level and Higher Floors					4.88 / 4.18		4.88 / 4.18
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>8</sup>							

### FIRM ZONES V, VE, V1–V30

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>6</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>6</sup>	
			Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		5.02 / 8.64	6.29 / 14.81	5.02 / 8.64		5.02 / 8.64	
	With Basement		5.35 / 12.86	6.29 / 12.53	5.35 / 12.86		5.35 / 12.86	
	With Enclosure <sup>7</sup>		5.35 / 15.21	6.29 / 14.75	5.35 / 15.21		5.35 / 15.21	
	Elevated on Crawlspace		5.02 / 8.64	6.29 / 14.81	5.02 / 8.64		5.02 / 8.64	
	Non-Elevated with Subgrade Crawlspace		5.02 / 8.64	6.29 / 12.53	5.02 / 8.64		5.02 / 8.64	
	Manufactured (Mobile) Home <sup>8</sup>		5.02 / 25.00	6.29 / 14.75				
CONTENTS LOCATION	Basement & Above <sup>9</sup>					6.29 / 12.53		6.29 / 12.53
	Enclosure & Above <sup>10</sup>					6.29 / 14.75		6.29 / 14.75
	Lowest Floor Only – Above Ground Level					6.29 / 14.75		6.29 / 14.75
	Lowest Floor Above Ground Level and Higher Floors					6.29 / 12.97		6.29 / 12.97
	Above Ground Level – More Than 1 Full Floor					.68 / .59		.68 / .59
	Manufactured (Mobile) Home <sup>8</sup>							

### FIRM ZONES A99, B, C, X

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
			Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31	
	With Basement		1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43	
	With Enclosure <sup>7</sup>		1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47	
	Elevated on Crawlspace		1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace		1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31	
	Manufactured (Mobile) Home <sup>8</sup>		1.11 / .55	1.71 / .54				
CONTENTS LOCATION	Basement & Above <sup>9</sup>					2.15 / .81		2.15 / .81
	Enclosure & Above <sup>10</sup>					2.15 / .92		2.15 / .92
	Lowest Floor Only – Above Ground Level					1.71 / .85		1.71 / .85
	Lowest Floor Above Ground Level and Higher Floors					1.71 / .54		1.71 / .54
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>8</sup>							

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
5. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
6. Individually owned unit in the condominium form of ownership located within a multi-unit building.
7. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
8. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
9. Includes subgrade crawlspace.
10. Includes crawlspace.

**RATE TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES  
SEVERE REPETITIVE LOSS PROPERTIES<sup>1, 2, 3, 4</sup>**

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

**FIRM ZONES A, AE, A1–A30, AO, AH, D<sup>5</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.78 / 2.84	3.55 / 5.11	2.78 / 2.84	
	With Basement	2.97 / 4.20	3.55 / 4.25	2.97 / 4.20	
	With Enclosure <sup>6</sup>	2.97 / 5.04	3.55 / 5.11	2.97 / 5.04	
	Elevated on Crawlspace	2.78 / 2.84	3.55 / 5.11	2.78 / 2.84	
	Non-Elevated with Subgrade Crawlspace	2.78 / 2.84	3.55 / 4.25	2.78 / 2.84	
	Manufactured (Mobile) Home <sup>7</sup>	2.78 / 2.84	3.55 / 5.11		
CONTENTS LOCATION	Basement & Above <sup>8</sup>				3.55 / 4.25
	Enclosure & Above <sup>9</sup>				3.55 / 5.11
	Lowest Floor Only – Above Ground Level				3.55 / 5.11
	Lowest Floor Above Ground Level and Higher Floors				3.55 / 3.55
	Above Ground Level – More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home <sup>7</sup>				

**FIRM ZONES V, VE, V1–V30**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.62 / 7.16	4.52 / 12.27	3.62 / 7.16	
	With Basement	3.89 / 10.66	4.52 / 10.39	3.89 / 10.66	
	With Enclosure <sup>6</sup>	3.89 / 12.62	4.52 / 12.22	3.89 / 12.62	
	Elevated on Crawlspace	3.62 / 7.16	4.52 / 12.27	3.62 / 7.16	
	Non-Elevated with Subgrade Crawlspace	3.62 / 7.16	4.52 / 10.39	3.62 / 7.16	
	Manufactured (Mobile) Home <sup>7</sup>	3.62 / 22.64	4.52 / 12.22		
CONTENTS LOCATION	Basement & Above <sup>8</sup>				4.52 / 10.39
	Enclosure & Above <sup>9</sup>				4.52 / 12.22
	Lowest Floor Only – Above Ground Level				4.52 / 12.22
	Lowest Floor Above Ground Level and Higher Floors				4.52 / 10.76
	Above Ground Level – More Than 1 Full Floor				.78 / .65
	Manufactured (Mobile) Home <sup>7</sup>				

**FIRM ZONES A99, B, C, X**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43	
	With Enclosure <sup>6</sup>	1.24 / .47	1.91 / .71	1.24 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31	
	Manufactured (Mobile) Home <sup>7</sup>	1.11 / .55	1.71 / .54		
CONTENTS LOCATION	Basement & Above <sup>8</sup>				2.15 / .81
	Enclosure & Above <sup>9</sup>				2.15 / .92
	Lowest Floor Only – Above Ground Level				1.71 / .85
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54
	Above Ground Level – More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home <sup>7</sup>				

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. For additional guidance, refer to Appendix I: Severe Repetitive Loss Properties in this manual.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
5. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
6. For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

# Appendix J: Rate Tables

## RATE TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1, 2</sup> SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015<sup>3,4</sup>

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

### FIRM ZONES A, AE, A1–A30, AO, AH, D<sup>3</sup>

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>5</sup>		OTHER NON-RESIDENTIAL <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.88 / 2.64	3.61 / 4.74	2.88 / 2.64		2.88 / 5.59		3.14 / 5.88		3.14 / 5.88	
	With Basement	3.06 / 3.90	3.60 / 3.97	3.06 / 3.90		2.88 / 4.66		3.30 / 5.72		3.30 / 5.72	
	With Enclosure <sup>6</sup>	3.06 / 4.67	3.61 / 4.74	3.06 / 4.67		3.06 / 5.83		3.30 / 7.25		3.30 / 7.25	
	Elevated on Crawlspace	2.88 / 2.64	3.61 / 4.74	2.88 / 2.64		2.88 / 5.59		3.14 / 5.88		3.14 / 5.88	
	Non-Elevated with Subgrade Crawlspace	2.88 / 2.64	3.61 / 3.97	2.88 / 2.64		2.88 / 5.59		3.14 / 5.88		3.14 / 5.88	
	Manufactured (Mobile) Home <sup>7</sup>	2.88 / 2.64	3.61 / 4.74					3.14 / 5.88		3.14 / 5.88	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				3.61 / 3.97		3.61 / 3.97		6.18 / 9.87		6.18 / 9.87
	Enclosure & Above <sup>9</sup>				3.61 / 4.74		3.61 / 4.74		6.18 / 11.79		6.18 / 11.79
	Lowest Floor Only – Above Ground Level				3.61 / 4.74		3.61 / 4.74		6.18 / 5.16		6.18 / 5.16
	Lowest Floor Above Ground Level and Higher Floors				3.61 / 3.30		3.61 / 3.30		6.18 / 4.40		6.18 / 4.40
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>7</sup>								6.18 / 5.16		6.18 / 5.16

### FIRM ZONES V, VE, V1–V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>5</sup>		OTHER NON-RESIDENTIAL <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.73 / 6.67	4.67 / 11.42	3.73 / 6.67		3.73 / 12.36		4.18 / 14.29		4.18 / 14.29	
	With Basement	4.02 / 9.93	4.67 / 9.70	4.02 / 9.93		4.02 / 18.43		4.40 / 21.20		4.40 / 21.20	
	With Enclosure <sup>6</sup>	4.02 / 11.70	4.67 / 11.41	4.02 / 11.70		4.02 / 20.53		4.40 / 23.68		4.40 / 23.68	
	Elevated on Crawlspace	3.73 / 6.67	4.67 / 11.42	3.73 / 6.67		3.73 / 12.36		4.18 / 14.29		4.18 / 14.29	
	Non-Elevated with Subgrade Crawlspace	3.73 / 6.67	4.67 / 9.70	3.73 / 6.67		3.73 / 12.36		4.18 / 14.29		4.18 / 14.29	
	Manufactured (Mobile) Home <sup>7</sup>	3.73 / 20.95	4.67 / 11.41					4.18 / 25.00		4.18 / 25.00	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				4.67 / 9.70		4.67 / 9.70		8.15 / 25.00		8.15 / 25.00
	Enclosure & Above <sup>9</sup>				4.67 / 11.41		4.67 / 11.41		8.15 / 25.00		8.15 / 25.00
	Lowest Floor Only – Above Ground Level				4.67 / 11.41		4.67 / 11.41		8.15 / 22.65		8.15 / 22.65
	Lowest Floor Above Ground Level and Higher Floors				4.67 / 10.02		4.67 / 10.02		8.15 / 19.58		8.15 / 19.58
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home <sup>7</sup>								8.15 / 25.00		8.15 / 25.00

### FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>5</sup>		OTHER NON-RESIDENTIAL <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43		1.33 / .43	
	With Enclosure <sup>6</sup>	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home <sup>7</sup>	1.11 / .55	1.71 / .54					1.33 / .59		1.33 / .59	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				2.15 / .81		2.15 / .81		2.20 / .88		2.20 / .88
	Enclosure & Above <sup>9</sup>				2.15 / .92		2.15 / .92		2.20 / 1.02		2.20 / 1.02
	Lowest Floor Only – Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44		1.36 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>7</sup>								1.19 / .76		1.19 / .76

1. Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. However, Post-FIRM rating may always be used if beneficial to the insured. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
6. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

# Appendix J: Rate Tables

## RATE TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES<sup>1</sup>

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

### FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>2</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43	
	With Enclosure <sup>3</sup>	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home <sup>4</sup>	1.11 / .55	1.71 / .54					1.33 / .59	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				2.15 / .81		2.15 / .81		2.20 / .88
	Enclosure & Above <sup>6</sup>				2.15 / .92		2.15 / .92		2.20 / 1.02
	Lowest Floor Only – Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>4</sup>								1.19 / .76

### FIRM ZONE D

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>2</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.23 / .28	1.43 / .29	3.23 / .24		2.72 / .46		2.72 / .46	
	With Basement	***	***	***		***		***	
	With Enclosure <sup>3</sup>	***	***	***		***		***	
	Elevated on Crawlspace	3.23 / .28	1.43 / .29	3.23 / .24		2.72 / .46		2.72 / .46	
	Non-Elevated with Subgrade Crawlspace	3.23 / .28	1.43 / .29	3.23 / .24		2.72 / .46		2.72 / .46	
	Manufactured (Mobile) Home <sup>4</sup>	3.68 / .90	1.87 / .41					3.31 / 1.70	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				***		***		***
	Enclosure & Above <sup>6</sup>				***		***		***
	Lowest Floor Only – Above Ground Level				1.54 / .29		1.54 / .29		1.36 / .23
	Lowest Floor Above Ground Level and Higher Floors				1.16 / .18		1.16 / .18		1.10 / .22
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>4</sup>								1.80 / .57

### FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)<sup>7</sup>

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>2</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>2</sup>
With Certification of Compliance or Elevation Certificate <sup>8</sup>	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate <sup>9,10</sup>	1.71 / .20	1.56 / .26	.84 / .15	1.20 / .16

- Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
- For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.
- 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.
- “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.
- “Without Certification of Compliance or Elevation Certificate” rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates even without an Elevation Certificate or Letter of Compliance.
- For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 8 apply.

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

# Appendix J: Rate Tables

## RATE TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES<sup>1,2</sup>

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

### FIRM ZONES AE, A1–A30 — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>3,4</sup>	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>5,6</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>5,6</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>5,6</sup>		MANUFACTURED (MOBILE) HOME <sup>7,8</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>9</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>9</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>9</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>9</sup>
+4	.31 / .08	.27 / .13	.27 / .08	.22 / .08	.24 / .08	.20 / .08	.32 / .16	.31 / .29
+3	.34 / .09	.31 / .16	.31 / .08	.25 / .08	.27 / .08	.23 / .09	.37 / .18	.35 / .33
+2	.50 / .11	.45 / .20	.43 / .08	.36 / .08	.32 / .08	.28 / .10	.53 / .24	.50 / .44
+1	.94 / .17	.84 / .30	.78 / .08	.65 / .09	.46 / .08	.36 / .12	1.01 / .40	.94 / .76
0	2.21 / .26	1.89 / .51	1.75 / .08	1.42 / .14	.68 / .08	.58 / .14	2.36 / .71	2.14 / 1.34
-1	5.37 / .36	4.52 / .70	4.31 / .08	3.49 / .15	1.17 / .08	.86 / .17	5.75 / 1.13	5.13 / 2.15
-2 <sup>8</sup>	7.93 / .70	6.81 / 1.35	6.40 / .13	5.17 / .26	***	***	8.53 / 2.19	7.82 / 4.14
-3 <sup>8</sup>	9.85 / 1.19	8.67 / 2.32	8.17 / .22	6.67 / .47	***	***	10.51 / 3.41	9.84 / 6.43
-4 <sup>8</sup>	11.90 / 1.79	10.67 / 3.46	10.08 / .37	8.33 / .77	***	***	12.59 / 4.76	11.95 / 8.97
-5 <sup>8</sup>	13.45 / 2.40	12.25 / 4.62	11.62 / .56	9.73 / 1.17	***	***	14.12 / 6.00	13.53 / 11.27
-6 <sup>8</sup>	13.82 / 2.96	12.78 / 5.66	12.20 / .84	10.41 / 1.70	***	***	14.44 / 6.83	13.95 / 12.81
-7 <sup>8</sup>	14.20 / 3.44	13.27 / 6.56	12.72 / 1.11	11.00 / 2.22	***	***	14.77 / 7.50	14.35 / 14.04
-8 <sup>8</sup>	14.25 / 3.95	13.38 / 7.49	13.09 / 1.40	11.45 / 2.76	***	***	14.82 / 8.04	14.38 / 15.06
-9 <sup>8</sup>	14.30 / 4.26	13.49 / 8.07	13.14 / 1.68	11.61 / 3.29	***	***	14.87 / 8.24	14.40 / 15.48
-10 <sup>8</sup>	14.35 / 4.42	13.59 / 8.40	13.16 / 1.88	11.76 / 3.68	***	***	14.92 / 8.19	14.43 / 15.55
-11 <sup>8</sup>	14.40 / 4.92	13.69 / 9.36	13.18 / 2.32	11.90 / 4.48	***	***	14.97 / 8.68	14.46 / 16.40
-12 <sup>8</sup>	14.45 / 5.35	13.79 / 10.13	13.42 / 2.62	12.20 / 5.05	***	***	15.02 / 9.03	14.49 / 17.03
-13 <sup>8</sup>	14.49 / 5.64	13.94 / 10.63	13.57 / 2.86	12.38 / 5.49	***	***	15.07 / 9.26	14.64 / 17.40
-14 <sup>8</sup>	14.53 / 5.97	14.03 / 11.23	13.68 / 3.14	12.57 / 6.00	***	***	15.11 / 9.49	14.67 / 17.84
-15 <sup>8</sup>	14.83 / 6.28	14.34 / 11.82	13.99 / 3.39	12.90 / 6.48	***	***	15.15 / 9.86	14.95 / 18.39
-16 <sup>8</sup>	***	***	***	***	***	***	***	***

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in this manual or contact the insurer for rating guidance; rate may be lower.
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.
5. Includes subgrade crawlspace.
6. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.
9. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.

\*\*\* Use the SRG manual.



# Appendix J: Rate Tables

## RATE TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES <sup>1,2</sup>

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

### FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>3,4</sup>	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/Crawlspace <sup>5</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/Crawlspace <sup>5</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/Crawlspace <sup>5</sup>		MANUFACTURED (MOBILE) HOME <sup>7,8</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>9</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>9</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>9</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>9</sup>
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.24 / .15
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .16
+2	.38 / .12	.26 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.37 / .22
+1	.53 / .12	.45 / .12	.40 / .12	.33 / .12	.38 / .12	.22 / .12	.65 / .22	.64 / .34
0	1.02 / .12	.90 / .12	.75 / .12	.64 / .12	.38 / .12	.22 / .12	1.26 / .35	1.23 / .53
-1	2.33 / .12	2.07 / .12	1.77 / .12	1.47 / .12	.59 / .12	.22 / .12	2.78 / .45	2.64 / .69
-2 <sup>8</sup>	3.69 / .14	3.25 / .12	2.75 / .12	2.33 / .12	***	***	4.67 / .86	4.49 / 1.32
-3 <sup>8</sup>	5.02 / .24	4.37 / .17	3.80 / .12	3.17 / .12	***	***	6.46 / 1.52	6.28 / 2.33
-4 <sup>8</sup>	6.53 / .41	5.63 / .27	5.02 / .12	4.15 / .15	***	***	8.34 / 2.34	8.19 / 3.57
-5 <sup>8</sup>	7.84 / .62	6.75 / .42	6.13 / .18	5.09 / .25	***	***	9.88 / 3.20	9.77 / 4.87
-6 <sup>8</sup>	8.62 / .89	7.45 / .69	6.91 / .29	5.78 / .40	***	***	10.62 / 3.97	10.57 / 6.03
-7 <sup>8</sup>	9.27 / 1.14	8.07 / .97	7.56 / .43	6.40 / .58	***	***	11.21 / 4.61	11.21 / 6.98
-8 <sup>8</sup>	9.75 / 1.38	8.58 / 1.27	8.09 / .59	6.93 / .82	***	***	11.61 / 5.13	11.65 / 7.75
-9 <sup>8</sup>	9.98 / 1.60	8.87 / 1.55	8.40 / .75	7.30 / 1.04	***	***	11.71 / 5.49	11.77 / 8.30
-10 <sup>8</sup>	10.01 / 1.79	8.99 / 1.82	8.55 / .91	7.53 / 1.28	***	***	11.82 / 5.68	11.91 / 8.70
-11 <sup>8</sup>	10.43 / 2.06	9.45 / 2.17	9.04 / 1.10	8.06 / 1.55	***	***	11.92 / 6.28	12.05 / 9.47
-12 <sup>8</sup>	10.75 / 2.26	9.82 / 2.44	9.41 / 1.27	8.47 / 1.79	***	***	12.16 / 6.65	12.32 / 10.02
-13 <sup>8</sup>	10.94 / 2.40	10.05 / 2.63	9.63 / 1.39	8.73 / 1.97	***	***	12.34 / 6.87	12.51 / 10.34
-14 <sup>8</sup>	11.17 / 2.57	10.31 / 2.87	9.91 / 1.53	9.05 / 2.17	***	***	12.48 / 7.17	12.67 / 10.79
-15 <sup>8</sup>	11.49 / 2.73	10.66 / 3.07	10.24 / 1.65	9.41 / 2.36	***	***	12.77 / 7.47	12.98 / 11.23
-16 <sup>8</sup>	***	***	***	***	***	***	***	***

### FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>3</sup>	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2-4 Family	Other Residential	Non-Residential Business <sup>9</sup>	Other Non-Residential <sup>9</sup>
+4		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12	.22 / .12

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in this manual or contact the insurer for rating guidance; rate may be lower.
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.
5. Includes subgrade crawlspace.
6. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
8. For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.
9. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.

\*\*\* Use the SRG manual.

**RATE 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<sup>1,2,3</sup>**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>4</sup>	Residential <sup>5</sup>	Non-Residential Business, Other Non-Residential <sup>4,5</sup>	
+5 or more	.58 / .12	.51 / .19	.33 / .08	.28 / .08	No Base Flood Elevation <sup>6</sup>
+2 to +4	1.68 / .18	1.43 / .35	.79 / .08	.69 / .08	
+1	3.23 / .24	2.72 / .47	1.43 / .10	1.56 / .14	
0 or below	***	***	***	***	
+2 or more	.57 / .10	.50 / .17	.32 / .08	.28 / .09	With Base Flood Elevation <sup>7</sup>
0 to +1	2.67 / .20	2.25 / .39	1.20 / .09	1.05 / .10	
-1	6.31 / .35	5.27 / .67	2.71 / .16	2.38 / .33	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>8</sup>	7.89 / 1.30	6.67 / .90	3.52 / .80	3.01 / .96	No Elevation Certificate

1. Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Pre-FIRM buildings may use this table if the rates are more favorable to the insured.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
5. 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.
6. Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
7. 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.
8. For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

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

**RATE TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES<sup>1,2</sup>**

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

**FIRM ZONES '75-'81, V1-V30, VE — BUILDING RATES<sup>3</sup>**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MANUFACTURED (MOBILE) HOME <sup>6</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>7</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>7</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>7</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>7</sup>
0 <sup>8</sup>	7.62 / 1.33	9.20 / 3.51	6.18 / 1.33	6.70 / 3.29	5.33 / 1.33	5.99 / 2.65	10.49 / 1.34	10.49 / 1.37
-1 <sup>9</sup>	11.43 / 8.43	11.43 / 12.68	11.43 / 8.43	11.43 / 10.44	10.52 / 7.46	11.03 / 10.18	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>4</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>4</sup>		MANUFACTURED (MOBILE) HOME <sup>6</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>7</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>7</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>7</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>7</sup>
0 <sup>8</sup>	4.64 / 2.73	4.97 / 4.96	4.47 / 2.55	4.90 / 4.91	3.46 / 2.13	3.46 / 2.23	4.64 / 3.06	4.97 / 5.77
-1 <sup>9</sup>	9.79 / 7.34	9.61 / 12.11	5.97 / 5.97	6.83 / 7.64	4.09 / 2.19	6.14 / 3.38	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential <sup>7</sup>
0 <sup>8</sup>		.56 / .25	.56 / .25	.42 / .25
-1 <sup>9</sup>		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. 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. Refer to instructions in the How to Write section for V-Zone Optional Rating.
4. Includes subgrade crawlspace.
5. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
7. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
8. These rates are to be used if the lowest floor of the building is at or above the BFE.
9. Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

\*\*\* Use the SRG manual.

**FIRM ZONES '75-'81, UNNUMBERED V ZONE**

**SUBMIT FOR RATING**

**RATE TABLE 3E. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1–V30, VE ZONE RATES<sup>1,2</sup>**

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>3</sup>	ELEVATED BUILDINGS FREE OF OBSTRUCTION <sup>4</sup>				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential <sup>5</sup>	Replacement Cost Ratio .75 or More <sup>6</sup>	Replacement Cost Ratio .50 to .74 <sup>6</sup>	Replacement Cost Ratio Under .50 <sup>6</sup>
+4 or more	.93	.95	1.51	1.83	2.45
+3	1.03	1.03	1.79	2.19	2.91
+2	1.47	1.52	2.18	2.65	3.43
+1	1.94	2.01	2.67	3.19	4.01
0	2.54	2.63	3.28	3.85	4.72
-1	3.28	3.41	4.04	4.66	5.59
-2	4.14	4.27	4.88	5.63	6.69
-3	5.09	5.26	5.85	6.68	7.88
-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. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
4. FREE OF OBSTRUCTION – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
  - (1) Insect screening, provided that no additional supports are required for the screening; or
  - (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
  - (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
  - (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
  - (5) Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
6. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. Refer to the Replacement Cost Ratio subsection in the How to Write section for more details.

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

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

**1981 POST-FIRM V1–V30, VE ZONE NON-ELEVATED BUILDINGS**

**SUBMIT FOR RATING**

**1981 POST-FIRM UNNUMBERED V ZONE**

**SUBMIT FOR RATING**

**RATE TABLE 3F. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1–V30, VE ZONE RATES<sup>1,2,3</sup>**

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>4</sup>	ELEVATED BUILDINGS WITH OBSTRUCTION <sup>5</sup>				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Replacement Cost Ratio .75 or More <sup>7</sup>	Replacement Cost Ratio .50 to .74 <sup>7</sup>	Replacement Cost Ratio Under .50 <sup>7</sup>
+4 or more	1.28	1.36	2.26	2.83	3.95
+3	1.35	1.44	2.72	3.43	4.75
+2	1.82	1.95	3.27	4.08	5.56
+1	2.29	2.54	3.84	4.73	6.29
0	2.98	3.31	4.45	5.39	6.99
-1 <sup>8</sup>	3.89	4.09	5.03	6.00	7.62
-2 <sup>8</sup>	4.67	4.82	5.74	6.75	8.38
-3 <sup>8</sup>	5.56	5.75	6.66	7.72	9.38
-4 or below <sup>8</sup>	***	***	***	***	***

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. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
5. WITH OBSTRUCTION – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). Refer to Elevated Buildings – Post-FIRM V-Zone Construction in the How to Write section for more details.
6. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
7. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. Refer to the Replacement Cost Ratio subsection in the How to Write section for more details.
8. For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

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

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

**1981 POST-FIRM UNNUMBERED V ZONE**

**SUBMIT FOR RATING**

**RATE TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES<sup>1,2</sup>  
NOT ELEVATION-RATED RATES**

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

**PRE-FIRM RATES<sup>3</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43	
	With Enclosure	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home <sup>5</sup>	1.11 / .55	1.71 / .54					1.33 / .59	
CONTENTS LOCATION	Basement & Above				2.15 / .81		2.15 / .81		2.20 / .88
	Enclosure & Above				2.15 / .92		2.15 / .92		2.20 / 1.02
	Lowest Floor Only – Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>5</sup>								1.19 / .76

**POST-FIRM RATES**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	With Basement	1.24 / .43	1.91 / .63	1.24 / .43		1.33 / .43		1.33 / .43	
	With Enclosure	1.24 / .47	1.91 / .71	1.24 / .47		1.33 / .47		1.33 / .47	
	Elevated on Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Non-Elevated with Subgrade Crawlspace	1.11 / .31	1.71 / .54	1.11 / .31		1.05 / .31		1.05 / .31	
	Manufactured (Mobile) Home <sup>5</sup>	1.11 / .55	1.71 / .54					1.33 / .59	
CONTENTS LOCATION	Basement & Above				2.15 / .81		2.15 / .81		2.20 / .88
	Enclosure & Above				2.15 / .92		2.15 / .92		2.20 / 1.02
	Lowest Floor Only – Above Ground Level				1.71 / .85		1.71 / .85		1.36 / .63
	Lowest Floor Above Ground Level and Higher Floors				1.71 / .54		1.71 / .54		1.36 / .44
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>5</sup>								1.19 / .76

- Properties in AR zones may be eligible for the PRP. Refer to the PRP section in the How to Write section of this manual.
- Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
- Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.

**RATE TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM  
ELEVATION-RATED RATES<sup>1</sup>**

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

**FIRM ZONES AR AND AR DUAL ZONES<sup>2</sup> — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3</sup>		MANUFACTURED (MOBILE) HOME <sup>4</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>5</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>5</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>5</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>5</sup>
+4	.31 / .08	.27 / .13	.27 / .08	.22 / .08	.24 / .08	.20 / .08	.32 / .16	.31 / .29
+3	.34 / .09	.31 / .16	.31 / .08	.25 / .08	.27 / .08	.23 / .09	.37 / .18	.35 / .33
+2	.50 / .11	.45 / .20	.43 / .08	.36 / .08	.32 / .08	.28 / .10	.53 / .24	.50 / .44
+1	.94 / .17	.84 / .30	.78 / .08	.65 / .09	.46 / .08	.36 / .12	1.01 / .31	.94 / .59
0	1.11 / .31	1.05 / .32	1.11 / .31	1.05 / .31	.68 / .08	.58 / .14	1.11 / .31	1.33 / .59
-1 <sup>6</sup>	SEE FOOTNOTE 5							

**FIRM ZONES AR AND AR DUAL ZONES<sup>2</sup> — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>3</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>3</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3</sup>		MANUFACTURED (MOBILE) HOME <sup>4</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>5</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>5</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>5</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>5</sup>
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.24 / .15
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .16
+2	.38 / .12	.26 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.37 / .22
+1	.53 / .12	.45 / .12	.40 / .12	.33 / .12	.38 / .12	.22 / .12	.65 / .22	.64 / .34
0	1.02 / .12	.90 / .12	.75 / .12	.64 / .12	.38 / .12	.22 / .12	1.26 / .35	1.19 / .55
-1 <sup>6</sup>	SEE FOOTNOTE 5							

**FIRM ZONES AR AND AR DUAL ZONES<sup>2</sup> — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential <sup>5</sup>
+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 <sup>7</sup>		.35 / .12	.35 / .12	.22 / .12
-2 <sup>7</sup>		.35 / .12	.35 / .12	.22 / .12

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. Properties in AR zones may be eligible for the PRP. Refer to the PRP subsection in the How to Write section of this manual.
3. Includes subgrade crawlspace.
4. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
6. For elevation for -1 and below, refer to Table 4.
7. These rates are applicable only to contents-only policies.

**RATE TABLE 7A. FEDERAL POLICY FEE AND PROBATION SURCHARGE**

FEDERAL POLICY FEE <sup>1,2</sup>	PROBATION SURCHARGE
\$50	\$50

1. For the PRP, the Federal Policy Fee is \$25.
2. For tenants' contents-only policies (except for RCBAP) the Federal Policy Fee is \$25.

**RATE TABLE 7B. RESERVE FUND ASSESSMENT<sup>1</sup>**

ASSESSED POLICIES	RESERVE FUND ASSESSMENT
GFIP <sup>2</sup>	0%
PRP	18%
Newly Mapped	18%
All Other Policies	18%

1. Apply the Reserve Fund Assessment percentage to the Total Premium after the ICC Premium and CRS Premium discount have been calculated.
2. The GFIP is only available to recipients of federal disaster assistance and is serviced by the NFIP Direct Servicing Agent.

**RATE TABLE 7C. HFIAA SURCHARGE<sup>1</sup>**

PROPERTY TYPE	HFIAA SURCHARGE
Primary Residences <sup>2,3</sup>	\$25
All Other NFIP policies, including Non-Primary Residences, Non-Residential Business, Other Non-Residential Buildings/Non-Condominium Multi-Family Buildings <sup>4,5</sup>	\$250

1. The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge is an annual surcharge for all new and renewal policies.
2. Dwelling Form policies covering single-family primary residences, individual residential condominium units, or contents-only for apartments used as a primary residence by the named insured in non-condominium buildings.
3. A 2-4 family building may be considered a primary residence if the policyholder provides primary residence documentation.
4. A non-primary residence is a residential building that is not the primary residence of the policyholder.
5. Policies covering 2-4 family non-primary residences, non-residential business, other non-residential, multi-family (other residential), or non-condominium multi-family buildings.

**RATE TABLE 7D. SEVERE REPETITIVE LOSS PREMIUM<sup>1</sup>**

PROPERTY DESIGNATION	PREMIUM
Severe Repetitive Loss (SRL)	10%

1. For all SRL policies add the SRL Premium after the annual premium subtotal and before the ICC premium.



# Appendix J: Rate Tables

## CONDO TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES<sup>1</sup> ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

### BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM <sup>2,3,4</sup>			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	1.34 / .383	1.73 / .919	1.32 / .074	1.32 / .074	1.92 / .343
WITH BASEMENT	1.45 / .511	1.82 / 1.923	1.60 / .098	1.60 / .098	SUBMIT FOR RATE
WITH ENCLOSURE	1.45 / .383	1.82 / .944	1.39 / .074	1.39 / .074	
ELEVATED ON CRAWLSPACE	1.34 / .383	1.73 / .919	1.32 / .074	1.32 / .074	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.34 / .383	1.73 / .919	1.32 / .074	1.32 / .074	

### CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM <sup>2,3,4</sup>			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	1.48 / 1.63	1.90 / 3.90	2.15 / .81	2.15 / .81	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.48 / 1.93	1.90 / 4.58	2.15 / .92	2.15 / .92	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.48 / 1.93	1.90 / 4.58	1.71 / .85	1.71 / .85	1.54 / .29
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.48 / 1.35	1.90 / 4.03	1.71 / .54	1.71 / .54	1.16 / .18
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12	.35 / .12	.35 / .12

### BUILDING — A1-A30, AE · POST-FIRM<sup>5</sup>

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5,6</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5,6</sup>
+4	.34 / .047	.30 / .047
+3	.39 / .047	.34 / .047
+2	.56 / .047	.40 / .047
+1	1.05 / .063	.56 / .063
0	2.36 / .077	1.44 / .077
-1 <sup>6,7</sup>	6.10 / .178	3.48 / .151
-2	SUBMIT FOR RATE	

### CONTENTS — A1-A30, AE · POST-FIRM<sup>5</sup>

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>6</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>6</sup> )	BASEMENT/ENCLOSURE/CRAWLSPACE <sup>6</sup> AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.53 / .12	.40 / .12	.38 / .12	.35 / .12
0	1.02 / .12	.75 / .12	.38 / .12	.35 / .12
-1 <sup>7,8</sup>	2.33 / .30	1.77 / .20	.59 / .12	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

- Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
- Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Condo Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- Refer to the Pre-FIRM rating hierarchy guidance and chart in Condo Table 2C to determine which Pre-FIRM rate table to use.
- 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.
- Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use Appendix C: Lowest Floor Guide in this manual 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.
- Includes subgrade crawlspace.
- Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 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.

**CONDO TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015**<sup>1,2,3,4</sup>  
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**BUILDING**  
**REGULAR PROGRAM PRE-FIRM**

BUILDING TYPE	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	3.21 / .881	4.08 / 2.196	1.32 / .074
WITH BASEMENT	3.39 / 1.241	4.34 / 4.681	1.60 / .098
WITH ENCLOSURE	3.39 / .881	4.34 / 2.266	1.39 / .074
ELEVATED ON CRAWLSPACE	3.21 / .881	4.08 / 2.196	1.32 / .074
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	3.21 / .881	4.08 / 2.196	1.32 / .074

**CONTENTS**  
**REGULAR PROGRAM PRE-FIRM**

CONTENTS LOCATION	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	3.61 / 3.91	4.67 / 9.54	2.15 / .81
ENCLOSURE/CRAWLSPACE AND ABOVE	3.61 / 4.67	4.67 / 11.23	2.15 / .92
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	3.61 / 4.67	4.67 / 11.23	1.71 / .85
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	3.61 / 3.23	4.67 / 9.88	1.71 / .54
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.35 / .12	.59 / 51	.35 / .12

1. Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Condo Table 3A, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to the Pre-FIRM rating guidance hierarchy and chart in Condo Table 2C to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.

**CONDO TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES<sup>1</sup>**

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

**AO, AH POST-FIRM  
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS<sup>2</sup>**

	<b>BUILDING</b>	<b>CONTENTS</b>
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>3</sup>	.91 / .057	.47 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>4,9</sup>	2.83 / .092	1.05 / .15

**POST-FIRM UNNUMBERED A ZONE  
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE<sup>2,5</sup>**

<b>ELEVATION DIFFERENCE</b>	<b>BUILDING</b>	<b>CONTENTS<sup>6</sup></b>	<b>TYPE OF ELEVATION CERTIFICATE</b>
+5 OR MORE	.88 / .070	.33 / .08	NO BASE FLOOD ELEVATION <sup>7</sup>
+2 TO +4	1.79 / .082	.79 / .10	
+1	3.40 / .190	1.43 / .11	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .058	.32 / .08	WITH BASE FLOOD ELEVATION <sup>8</sup>
0 TO +1	2.81 / .082	1.20 / .09	
-1	6.66 / .240	2.71 / .16	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>9</sup>	8.34 / 1.30	3.52 / .80	NO ELEVATION CERTIFICATE

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
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 Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
5. Pre-FIRM buildings in Unnumbered A Zones with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.
6. For elevation-rated policies, when contents are located 1 floor or more above the lowest floor used for rating, use .35/.12.
7. NO BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.
8. WITH BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
9. For policies with effective dates on or after October 1, 2011, the NO ELEVATION CERTIFICATE rates apply only to renewals and transfers.

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

**CONDO TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES**

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

**AR AND AR DUAL ZONES<sup>1</sup>**

**BUILDING – PRE-FIRM<sup>2</sup> AND POST-FIRM NOT ELEVATION-RATED**

BUILDING TYPE	RATES
No Basement/Enclosure	1.32 / .074
With Basement	1.60 / .098
With Enclosure	1.39 / .074
Elevated on Crawlspace	1.32 / .074
Non-Elevated with Subgrade Crawlspace	1.32 / .074

**CONTENTS – PRE-FIRM<sup>2</sup> AND POST-FIRM NOT ELEVATION-RATED**

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	2.15 / .81
Enclosure/Crawlspace and above	2.15 / .92
Lowest floor only – above ground level	1.71 / .85
Lowest floor above ground level and higher floors	1.71 / .54
Above ground level more than 1 full floor	.35 / .12

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

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>3</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>3</sup>
+4	.34 / .047	.30 / .047
+3	.39 / .047	.34 / .047
+2	.56 / .047	.40 / .047
+1	1.05 / .063	.56 / .063
0	1.32 / .074	1.44 / .077
-1 <sup>4</sup>	SEE FOOTNOTE 4	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.53 / .12	.40 / .12	.38 / .12	.35 / .12
0	1.02 / .12	.75 / .12	.38 / .12	.35 / .12
-1 <sup>4</sup>	SEE FOOTNOTE 4			

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. 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.
3. Includes subgrade crawlspace.
4. Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

**CONDO TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES<sup>1,2</sup>**

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

**REGULAR PROGRAM — 1975–1981<sup>3</sup> POST-FIRM CONSTRUCTION<sup>4</sup>  
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5,6</sup>	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5,6</sup>
0 <sup>7</sup>	7.16 / .421	6.78 / .421
-1 <sup>8</sup>	10.90 / 1.573	10.16 / 1.208
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>5,4</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 <sup>7</sup>	5.78 / 2.53	5.75 / 2.43	3.54 / 2.15	.56 / .25
-1 <sup>8</sup>	8.70 / 8.21	8.21 / 8.21	4.17 / 2.25	.56 / .25
-2	***	***	***	***

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. 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. Refer to instructions in the How to Write section of this manual for V-Zone Optional Rating.
4. For 1981 Post-FIRM construction rating, refer to Condo Table 3A.
5. Includes subgrade crawlspace.
6. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
7. These rates are to be used if the lowest floor of the building is at or above the BFE.
8. Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE

\*\*\*Use the SRG manual.

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

**SUBMIT FOR RATING**

# Appendix J: Rate Tables

## CONDO TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES<sup>1</sup>

(Including Townhouse/Rowhouse)

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

### REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>2,3,4</sup>

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	1.09 / 1.08	1.52 / 2.03	1.48 / 2.72	1.95 / 5.00	.82 / .24	1.30 / .41
	WITH BASEMENT	1.20 / 1.33	1.52 / 2.03	1.57 / 4.72	1.95 / 4.72	.89 / .34	1.47 / .50
	WITH ENCLOSURE	1.20 / 1.57	1.52 / 2.03	1.57 / 5.12	1.95 / 5.12	.89 / .38	1.47 / .60
	ELEVATED ON CRAWLSPACE	1.09 / 1.08	1.52 / 2.03	1.48 / 2.72	1.95 / 5.00	.82 / .24	1.30 / .41
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.09 / 1.08	1.52 / 2.03	1.48 / 2.72	1.95 / 5.00	.82 / .24	1.30 / .41

### REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.82 / .24	1.30 / .41	2.72 / .46	1.54 / .29
	WITH BASEMENT	.89 / .34	1.47 / .50	***	***
	WITH ENCLOSURE	.89 / .38	1.47 / .60	***	***
	ELEVATED ON CRAWLSPACE	.82 / .24	1.30 / .41	2.72 / .46	1.54 / .29
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.82 / .24	1.30 / .41	2.72 / .46	1.54 / .29
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY <sup>4</sup> )			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>6</sup>		.23 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>7,8</sup>		1.56 / .26		.84 / .15	

- Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
- Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Condo Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- Refer to the Pre-FIRM rating hierarchy guidance and chart in Condo Table 3A to determine which Pre-FIRM rate table to use.
- 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.
- Zones AO, AH Buildings with basement/enclosure/crawl space/subgrade crawl space: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawl space/subgrade crawl space at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawl space/subgrade crawl space.
- "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

\*\*\*Use the SRG manual.

**CONDO TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES  
1-4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES<sup>1</sup>**

(Including Townhouse/Rowhouse)

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

**REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>2,3,4,5</sup>**

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	2.54 / 2.77	3.54 / 5.15	3.40 / 7.03	4.50 / 12.94	.82 / .24	1.30 / .41
	WITH BASEMENT	2.75 / 3.40	3.54 / 4.33	3.63 / 12.18	4.50 / 12.17	.89 / .34	1.47 / .50
	WITH ENCLOSURE	2.75 / 4.05	3.54 / 4.43	3.63 / 13.29	4.50 / 13.27	.89 / .38	1.47 / .60
	ELEVATED ON CRAWLSPACE	2.54 / 2.77	3.54 / 5.15	3.40 / 7.03	4.50 / 12.94	.82 / .24	1.30 / .41
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.54 / 2.77	3.54 / 5.15	3.40 / 7.03	4.50 / 12.94	.82 / .24	1.30 / .41

1. For additional guidance, refer to Appendix I: Severe Repetitive Loss Properties in this manual.
2. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Condo Table 3A, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
3. Refer to Condo Table 3A, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.

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

**REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES**

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	2.62 /2.56	3.61 /4.84	3.51 / 6.56	4.67 /12.07	.82 / .24	1.30 / .41
	WITH BASEMENT	2.79 /3.16	3.61 /4.04	3.75 /11.34	4.67 /11.34	.89 / .34	1.47 / .50
	WITH ENCLOSURE	2.79 /3.75	3.61 /4.16	3.75 /12.35	4.67 /12.35	.89 / .38	1.47 / .60
	ELEVATED ON CRAWLSPACE	2.62 /2.56	3.61 /4.84	3.51 / 6.56	4.67 /12.07	.82 / .24	1.30 / .41
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.62 /2.56	3.61 /4.84	3.51 / 6.56	4.67 /12.07	.82 / .24	1.30 / .41

1. Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Condo Table 3A in this section of the manual, Pre-FIRM Subsidized Rate Ineligibility Determination to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to the Pre-FIRM rating guidance hierarchy and chart in Condo Table 3A to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
4. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.



**CONDO TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES<sup>1,2</sup>**

(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 <sup>3</sup>	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup>
+4	.27 / .12	.27 / .08	.22 / .08
+3	.31 / .12	.31 / .08	.25 / .08
+2	.45 / .12	.43 / .08	.36 / .08
+1	.84 / .16	.77 / .08	.57 / .09
0	1.89 / .27	1.75 / .08	1.01 / .14
-1 <sup>5</sup>	4.52 / .63	4.31 / .16	1.33 / .15
-2	***	***	***

**FIRM ZONES A1–A30, AE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>3</sup>	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>4</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.34 / .12	.38 / .12	.32 / .12
+3	.38 / .12	.34 / .12	.38 / .12	.32 / .12
+2	.38 / .12	.34 / .12	.38 / .12	.32 / .12
+1	.53 / .12	.45 / .12	.40 / .12	.33 / .12
0	1.02 / .12	.84 / .12	.44 / .12	.40 / .12
-1 <sup>5</sup>	2.33 / .31	1.99 / .20	.64 / .12	.40 / .12
-2	***	***	***	.40 / .12

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. 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, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in this manual or contact the insurer for rating guidance; rate may be lower.
4. Includes subgrade crawlspace.
5. If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

\*\*\*Use the SRG manual.

**CONDO TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES**

(Including Townhouse/Rowhouse)

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

**REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES  
UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE<sup>1,2,3</sup>**

ELEVATION DIFFERENCE	BUILDING	CONTENTS <sup>4</sup>	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.58 / .12	.63 / .11	NO BASE FLOOD ELEVATION <sup>5</sup>
+2 TO +4	1.68 / .18	1.08 / .11	
+1	3.23 / .24	2.21 / .13	
0 OR BELOW	***	***	
+2 OR MORE	.57 / .10	.63 / .11	WITH BASE FLOOD ELEVATION <sup>6</sup>
0 TO +1	2.46 / .20	1.68 / .12	
-1	6.31 / .40	4.02 / .16	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>7</sup>	7.89 / 1.30	5.74 / .81	NO ELEVATION CERTIFICATE

1. Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures in the How to Write section of this manual.
2. Pre-FIRM buildings with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
4. For elevation-rated policies, when contents are located 1 floor or more above lowest floor used for rating, use .35/.12.
5. NO BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.
6. WITH BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
7. For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

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

**CONDO TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES<sup>1</sup>**

(Including Townhouse/Rowhouse)

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

**AR AND AR DUAL ZONES**

**REGULAR PROGRAM – PRE-FIRM<sup>2</sup> AND POST-FIRM NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.82 / .24	1.30 / .41
WITH BASEMENT	.89 / .34	1.47 / .50
WITH ENCLOSURE	.89 / .38	1.47 / .60
ELEVATED ON CRAWLSPACE	.82 / .24	1.30 / .41
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.82 / .24	1.30 / .41

**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 <sup>2</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>
+4	.27 / .12	.27 / .08	.22 / .08
+3	.31 / .12	.31 / .08	.25 / .08
+2	.45 / .12	.43 / .08	.36 / .08
+1	.82 / .16	.77 / .08	.57 / .09
0	.82 / .24	.82 / .13	.89 / .14
-1 <sup>4</sup>	SEE FOOTNOTE 4		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE	ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR
+4	.38 / .12	.34 / .12	.38 / .12	.32 / .12
+3	.38 / .12	.34 / .12	.38 / .12	.32 / .12
+2	.38 / .12	.34 / .12	.38 / .12	.32 / .12
+1	.53 / .12	.45 / .12	.40 / .12	.33 / .12
0	1.02 / .12	.84 / .12	.44 / .12	.40 / .12
-1 <sup>4</sup>	SEE FOOTNOTE 4			

1. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
2. 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.
3. Includes subgrade crawlspace.
4. Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

**CONDO TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES<sup>1,2</sup>**

(Including Townhouse/Rowhouse)

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

**REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION<sup>3,4</sup>  
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
0 <sup>6</sup>	7.16 / 1.42	6.19 / 1.42	5.34 / 1.42
-1 <sup>7</sup>	10.65 / 5.89	10.35 / 5.89	7.38 / 5.35
-2	***	***	***

**REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION<sup>3,4</sup>  
FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR
0 <sup>6</sup>	5.78 / 2.65	5.78 / 2.55	3.71 / 2.25	.56 / .25
-1 <sup>7</sup>	8.80 / 8.60	8.60 / 8.60	4.37 / 2.35	.56 / .25
-2	***	***	***	.56 / .25

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
3. 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. Refer to instructions in the How to Write section for V-Zone Optional Rating.
4. For 1981 Post-FIRM construction rating, refer to Condo Tables 5A and 5B.
5. Includes subgrade crawlspace.
6. These rates are to be used if the lowest floor of the building is at or above the BFE.
7. Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

\*\*\*Use the SRG manual.

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

**SUBMIT FOR RATING**

**CONDO 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 RATES<sup>1,2</sup>  
ELEVATED BUILDINGS FREE OF OBSTRUCTION<sup>3</sup> BELOW THE  
BEAM SUPPORTING THE BUILDING’S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>4</sup>	BUILDING RATE	CONTENTS RATE
+4 or more	1.42	.90
+3	1.63	.98
+2	2.22	1.42
+1	2.95	1.92
0	3.63	2.49
-1	4.43	3.25
-2	5.32	4.10
-3	6.23	5.03
-4 or lower	***	***

**Rates above are only for elevated buildings.  
Use the *Specific Rating Guidelines* manual 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. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
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:
  - a. Insect screening, provided that no additional supports are required for the screening; or
  - b. Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
  - c. Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
  - d. One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
4. Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

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

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

**CONDO 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<sup>1,2,3</sup>  
ELEVATED BUILDINGS WITH OBSTRUCTION<sup>4</sup> BELOW THE  
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>5</sup>	BUILDING RATE	CONTENTS RATE
+4 or more	2.47	1.21
+3	2.81	1.28
+2	3.33	1.73
+1	3.80	2.18
0	4.55	2.84
-1 <sup>6</sup>	5.35	3.71
-2 <sup>6</sup>	6.13	4.62
-3 <sup>6</sup>	6.99	5.49
-4 or lower <sup>5</sup>	***	***

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. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* manual.
3. Any policy designated as SRL is subject to the SRL premium. Refer to Table 7D, Severe Repetitive Loss Premium, in this section.
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). Refer to the How to Write section of this manual for details.
5. Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
6. For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

\*\*\*Use the SRG manual.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES**

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V-ZONE RATES**

**SUBMIT FOR RATING**

**ATTACHMENT C**

**UPDATED PREFERRED RISK POLICY PREMIUMS AND  
NEWLY MAPPED BASE PREMIUM AND MULTIPLIER TABLES**

**EFFECTIVE JANUARY 1, 2021**

**EFFECTIVE JANUARY 1, 2021**

**PRP TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

WITH BASEMENT OR ENCLOSURE <sup>2</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>3</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$161	\$ 20,000	\$ 8,000	\$127
\$ 30,000	\$ 12,000	\$203	\$ 30,000	\$ 12,000	\$168
\$ 50,000	\$ 20,000	\$271	\$ 50,000	\$ 20,000	\$236
\$ 75,000	\$ 30,000	\$326	\$ 75,000	\$ 30,000	\$286
\$100,000	\$ 40,000	\$361	\$100,000	\$ 40,000	\$323
\$125,000	\$ 50,000	\$382	\$125,000	\$ 50,000	\$342
\$150,000	\$ 60,000	\$405	\$150,000	\$ 60,000	\$367
\$200,000	\$ 80,000	\$452	\$200,000	\$ 80,000	\$405
\$250,000	\$100,000	\$488	\$250,000	\$100,000	\$436

**RESIDENTIAL CONTENTS-ONLY COVERAGE**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 25	\$ 8,000	\$ 50
\$ 12,000	\$ 47	\$ 12,000	\$ 84
\$ 20,000	\$ 88	\$ 20,000	\$132
\$ 30,000	\$108	\$ 30,000	\$158
\$ 40,000	\$123	\$ 40,000	\$181
\$ 50,000	\$140	\$ 50,000	\$204
\$ 60,000	\$157	\$ 60,000	\$226
\$ 80,000	\$188	\$ 80,000	\$253
\$100,000	\$221	\$100,000	\$281

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.



**EFFECTIVE JANUARY 1, 2021**

**PRP TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>**

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$180	\$198	\$215	\$233	\$250	\$264	\$279	\$291	\$306
	\$ 30,000	\$198	\$216	\$234	\$252	\$268	\$283	\$298	\$310	\$325
	\$ 50,000	\$243	\$263	\$281	\$298	\$314	\$329	\$344	\$356	\$371
	\$ 75,000	\$265	\$284	\$302	\$319	\$335	\$351	\$366	\$377	\$392
	\$100,000	\$295	\$314	\$332	\$349	\$366	\$380	\$394	\$408	\$421
	\$125,000	\$302	\$320	\$336	\$354	\$371	\$385	\$401	\$414	\$427
	\$150,000	\$308	\$326	\$344	\$361	\$376	\$392	\$407	\$420	\$433
	\$200,000	\$349	\$368	\$385	\$403	\$419	\$433	\$448	\$460	\$474
	\$250,000	\$372	\$391	\$408	\$426	\$441	\$455	\$470	\$485	\$496
	\$300,000	\$391	\$408	\$424	\$440	\$455	\$469	\$485	\$496	\$510
	\$350,000	\$408	\$426	\$441	\$457	\$472	\$486	\$501	\$512	\$524
	\$400,000	\$424	\$440	\$456	\$473	\$487	\$500	\$515	\$525	\$539
	\$450,000	\$439	\$455	\$470	\$487	\$500	\$513	\$528	\$540	\$551
\$500,000	\$452	\$468	\$485	\$500	\$512	\$524	\$540	\$551	\$562	

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

Without Basement or Enclosure<sup>3</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$141	\$158	\$171	\$187	\$202	\$214	\$226	\$239	\$250
	\$ 30,000	\$166	\$181	\$195	\$209	\$224	\$236	\$250	\$262	\$272
	\$ 50,000	\$213	\$228	\$242	\$256	\$271	\$284	\$297	\$308	\$319
	\$ 75,000	\$240	\$254	\$269	\$283	\$297	\$309	\$323	\$334	\$345
	\$100,000	\$264	\$279	\$292	\$307	\$320	\$334	\$347	\$357	\$370
	\$125,000	\$273	\$288	\$304	\$315	\$329	\$342	\$353	\$366	\$375
	\$150,000	\$283	\$298	\$312	\$325	\$338	\$351	\$363	\$374	\$385
	\$200,000	\$320	\$334	\$349	\$363	\$375	\$389	\$401	\$410	\$422
	\$250,000	\$339	\$354	\$370	\$383	\$395	\$408	\$420	\$431	\$441
	\$300,000	\$371	\$382	\$395	\$407	\$419	\$431	\$440	\$450	\$461
	\$350,000	\$391	\$401	\$416	\$426	\$437	\$446	\$457	\$467	\$477
	\$400,000	\$409	\$419	\$432	\$441	\$451	\$463	\$473	\$483	\$493
	\$450,000	\$427	\$436	\$446	\$456	\$467	\$476	\$487	\$495	\$507
\$500,000	\$441	\$449	\$461	\$470	\$478	\$491	\$500	\$508	\$520	

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**EFFECTIVE JANUARY 1, 2021**

**PRP TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>**

**Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations  
With Basement or Enclosure<sup>2</sup>**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,160	\$1,510	\$1,842	\$2,160	\$2,464	\$2,752	\$3,025	\$3,283	\$3,525	\$3,753
	\$100,000	\$1,664	\$2,013	\$2,345	\$2,663	\$2,966	\$3,254	\$3,527	\$3,786	\$4,026	\$4,254
	\$150,000	\$2,014	\$2,359	\$2,689	\$3,003	\$3,303	\$3,588	\$3,858	\$4,114	\$4,352	\$4,579
	\$200,000	\$2,212	\$2,559	\$2,887	\$3,201	\$3,502	\$3,788	\$4,059	\$4,312	\$4,553	\$4,777
	\$250,000	\$2,353	\$2,698	\$3,028	\$3,341	\$3,642	\$3,927	\$4,197	\$4,451	\$4,693	\$4,918
	\$300,000	\$2,508	\$2,852	\$3,182	\$3,496	\$3,796	\$4,081	\$4,351	\$4,607	\$4,845	\$5,071
	\$350,000	\$2,679	\$3,023	\$3,352	\$3,668	\$3,966	\$4,252	\$4,520	\$4,776	\$5,016	\$5,242
	\$400,000	\$2,791	\$3,135	\$3,464	\$3,779	\$4,078	\$4,365	\$4,633	\$4,888	\$5,127	\$5,354
	\$450,000	\$2,918	\$3,264	\$3,592	\$3,908	\$4,207	\$4,491	\$4,760	\$5,016	\$5,255	\$5,480
	\$500,000	\$3,058	\$3,404	\$3,732	\$4,047	\$4,347	\$4,632	\$4,901	\$5,155	\$5,395	\$5,620

**Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations  
Without Basement or Enclosure<sup>3</sup>**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 712	\$ 898	\$1,077	\$1,247	\$1,409	\$1,561	\$1,707	\$1,844	\$1,973	\$2,094
	\$100,000	\$ 972	\$1,158	\$1,335	\$1,505	\$1,667	\$1,820	\$1,967	\$2,103	\$2,232	\$2,354
	\$150,000	\$1,152	\$1,336	\$1,513	\$1,682	\$1,840	\$1,992	\$2,137	\$2,274	\$2,400	\$2,521
	\$200,000	\$1,351	\$1,536	\$1,710	\$1,880	\$2,040	\$2,191	\$2,335	\$2,472	\$2,600	\$2,719
	\$250,000	\$1,484	\$1,669	\$1,844	\$2,013	\$2,173	\$2,324	\$2,467	\$2,605	\$2,732	\$2,852
	\$300,000	\$1,625	\$1,810	\$1,986	\$2,155	\$2,314	\$2,465	\$2,610	\$2,746	\$2,873	\$2,994
	\$350,000	\$1,701	\$1,886	\$2,063	\$2,230	\$2,391	\$2,542	\$2,686	\$2,821	\$2,949	\$3,070
	\$400,000	\$1,786	\$1,970	\$2,146	\$2,314	\$2,474	\$2,626	\$2,770	\$2,906	\$3,034	\$3,154
	\$450,000	\$1,878	\$2,063	\$2,238	\$2,406	\$2,566	\$2,718	\$2,863	\$2,997	\$3,125	\$3,246
	\$500,000	\$1,977	\$2,162	\$2,337	\$2,507	\$2,666	\$2,817	\$2,961	\$3,098	\$3,224	\$3,344

**Non-Residential Business or Other Non-Residential Contents-Only Coverage**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$ 173	\$ 50,000	\$ 423
\$100,000	\$ 275	\$100,000	\$ 654
\$150,000	\$ 372	\$150,000	\$ 870
\$200,000	\$ 470	\$200,000	\$1,095
\$250,000	\$ 570	\$250,000	\$1,319
\$300,000	\$ 671	\$300,000	\$1,546
\$350,000	\$ 771	\$350,000	\$1,771
\$400,000	\$ 870	\$400,000	\$1,996
\$450,000	\$ 967	\$450,000	\$2,221
\$500,000	\$1,066	\$500,000	\$2,447

**NOTE:** : Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**EFFECTIVE JANUARY 1, 2021****NEWLY MAPPED TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>****1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

WITH BASEMENT OR ENCLOSURE <sup>2</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>3</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$161	\$ 20,000	\$ 8,000	\$127
\$ 30,000	\$ 12,000	\$203	\$ 30,000	\$ 12,000	\$168
\$ 50,000	\$ 20,000	\$271	\$ 50,000	\$ 20,000	\$236
\$ 75,000	\$ 30,000	\$326	\$ 75,000	\$ 30,000	\$286
\$100,000	\$ 40,000	\$361	\$100,000	\$ 40,000	\$323
\$125,000	\$ 50,000	\$382	\$125,000	\$ 50,000	\$342
\$150,000	\$ 60,000	\$405	\$150,000	\$ 60,000	\$367
\$200,000	\$ 80,000	\$452	\$200,000	\$ 80,000	\$405
\$250,000	\$100,000	\$488	\$250,000	\$100,000	\$436

**RESIDENTIAL CONTENTS-ONLY COVERAGE**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 25	\$ 8,000	\$ 50
\$ 12,000	\$ 47	\$ 12,000	\$ 84
\$ 20,000	\$ 88	\$ 20,000	\$132
\$ 30,000	\$108	\$ 30,000	\$158
\$ 40,000	\$123	\$ 40,000	\$181
\$ 50,000	\$140	\$ 50,000	\$204
\$ 60,000	\$157	\$ 60,000	\$226
\$ 80,000	\$188	\$ 80,000	\$253
\$100,000	\$221	\$100,000	\$281

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**EFFECTIVE JANUARY 1, 2021**

**NEWLY MAPPED TABLE 4. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>**

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$180	\$198	\$215	\$233	\$250	\$264	\$279	\$291	\$306
	\$ 30,000	\$198	\$216	\$234	\$252	\$268	\$283	\$298	\$310	\$325
	\$ 50,000	\$243	\$263	\$281	\$298	\$314	\$329	\$344	\$356	\$371
	\$ 75,000	\$265	\$284	\$302	\$319	\$335	\$351	\$366	\$377	\$392
	\$100,000	\$295	\$314	\$332	\$349	\$366	\$380	\$394	\$408	\$421
	\$125,000	\$302	\$320	\$336	\$354	\$371	\$385	\$401	\$414	\$427
	\$150,000	\$308	\$326	\$344	\$361	\$376	\$392	\$407	\$420	\$433
	\$200,000	\$349	\$368	\$385	\$403	\$419	\$433	\$448	\$460	\$474
	\$250,000	\$372	\$391	\$408	\$426	\$441	\$455	\$470	\$485	\$496
	\$300,000	\$391	\$408	\$424	\$440	\$455	\$469	\$485	\$496	\$510
	\$350,000	\$408	\$426	\$441	\$457	\$472	\$486	\$501	\$512	\$524
	\$400,000	\$424	\$440	\$456	\$473	\$487	\$500	\$515	\$525	\$539
	\$450,000	\$439	\$455	\$470	\$487	\$500	\$513	\$528	\$540	\$551
	\$500,000	\$452	\$468	\$485	\$500	\$512	\$524	\$540	\$551	\$562

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

Without Basement or Enclosure<sup>3</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$141	\$158	\$171	\$187	\$202	\$214	\$226	\$239	\$250
	\$ 30,000	\$166	\$181	\$195	\$209	\$224	\$236	\$250	\$262	\$272
	\$ 50,000	\$213	\$228	\$242	\$256	\$271	\$284	\$297	\$308	\$319
	\$ 75,000	\$240	\$254	\$269	\$283	\$297	\$309	\$323	\$334	\$345
	\$100,000	\$264	\$279	\$292	\$307	\$320	\$334	\$347	\$357	\$370
	\$125,000	\$273	\$288	\$304	\$315	\$329	\$342	\$353	\$366	\$375
	\$150,000	\$283	\$298	\$312	\$325	\$338	\$351	\$363	\$374	\$385
	\$200,000	\$320	\$334	\$349	\$363	\$375	\$389	\$401	\$410	\$422
	\$250,000	\$339	\$354	\$370	\$383	\$395	\$408	\$420	\$431	\$441
	\$300,000	\$371	\$382	\$395	\$407	\$419	\$431	\$440	\$450	\$461
	\$350,000	\$391	\$401	\$416	\$426	\$437	\$446	\$457	\$467	\$477
	\$400,000	\$409	\$419	\$432	\$441	\$451	\$463	\$473	\$483	\$493
	\$450,000	\$427	\$436	\$446	\$456	\$467	\$476	\$487	\$495	\$507
	\$500,000	\$441	\$449	\$461	\$470	\$478	\$491	\$500	\$508	\$520

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**EFFECTIVE JANUARY 1, 2021**

**NEWLY MAPPED TABLE 5. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>**

**Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations  
With Basement or Enclosure<sup>2</sup>**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,160	\$1,510	\$1,842	\$2,160	\$2,464	\$2,752	\$3,025	\$3,283	\$3,525	\$3,753
	\$100,000	\$1,664	\$2,013	\$2,345	\$2,663	\$2,966	\$3,254	\$3,527	\$3,786	\$4,026	\$4,254
	\$150,000	\$2,014	\$2,359	\$2,689	\$3,003	\$3,303	\$3,588	\$3,858	\$4,114	\$4,352	\$4,579
	\$200,000	\$2,212	\$2,559	\$2,887	\$3,201	\$3,502	\$3,788	\$4,059	\$4,312	\$4,553	\$4,777
	\$250,000	\$2,353	\$2,698	\$3,028	\$3,341	\$3,642	\$3,927	\$4,197	\$4,451	\$4,693	\$4,918
	\$300,000	\$2,508	\$2,852	\$3,182	\$3,496	\$3,796	\$4,081	\$4,351	\$4,607	\$4,845	\$5,071
	\$350,000	\$2,679	\$3,023	\$3,352	\$3,668	\$3,966	\$4,252	\$4,520	\$4,776	\$5,016	\$5,242
	\$400,000	\$2,791	\$3,135	\$3,464	\$3,779	\$4,078	\$4,365	\$4,633	\$4,888	\$5,127	\$5,354
	\$450,000	\$2,918	\$3,264	\$3,592	\$3,908	\$4,207	\$4,491	\$4,760	\$5,016	\$5,255	\$5,480
	\$500,000	\$3,058	\$3,404	\$3,732	\$4,047	\$4,347	\$4,632	\$4,901	\$5,155	\$5,395	\$5,620

**Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations  
Without Basement or Enclosure<sup>3</sup>**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 712	\$ 898	\$1,077	\$1,247	\$1,409	\$1,561	\$1,707	\$1,844	\$1,973	\$2,094
	\$100,000	\$ 972	\$1,158	\$1,335	\$1,505	\$1,667	\$1,820	\$1,967	\$2,103	\$2,232	\$2,354
	\$150,000	\$1,152	\$1,336	\$1,513	\$1,682	\$1,840	\$1,992	\$2,137	\$2,274	\$2,400	\$2,521
	\$200,000	\$1,351	\$1,536	\$1,710	\$1,880	\$2,040	\$2,191	\$2,335	\$2,472	\$2,600	\$2,719
	\$250,000	\$1,484	\$1,669	\$1,844	\$2,013	\$2,173	\$2,324	\$2,467	\$2,605	\$2,732	\$2,852
	\$300,000	\$1,625	\$1,810	\$1,986	\$2,155	\$2,314	\$2,465	\$2,610	\$2,746	\$2,873	\$2,994
	\$350,000	\$1,701	\$1,886	\$2,063	\$2,230	\$2,391	\$2,542	\$2,686	\$2,821	\$2,949	\$3,070
	\$400,000	\$1,786	\$1,970	\$2,146	\$2,314	\$2,474	\$2,626	\$2,770	\$2,906	\$3,034	\$3,154
	\$450,000	\$1,878	\$2,063	\$2,238	\$2,406	\$2,566	\$2,718	\$2,863	\$2,997	\$3,125	\$3,246
	\$500,000	\$1,977	\$2,162	\$2,337	\$2,507	\$2,666	\$2,817	\$2,961	\$3,098	\$3,224	\$3,344

**Non-Residential Business or Other Non-Residential Contents-Only Coverage**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$ 173	\$ 50,000	\$ 423
\$100,000	\$ 275	\$100,000	\$ 654
\$150,000	\$ 372	\$150,000	\$ 870
\$200,000	\$ 470	\$200,000	\$1,095
\$250,000	\$ 570	\$250,000	\$1,319
\$300,000	\$ 671	\$300,000	\$1,546
\$350,000	\$ 771	\$350,000	\$1,771
\$400,000	\$ 870	\$400,000	\$1,996
\$450,000	\$ 967	\$450,000	\$2,221
\$500,000	\$1,066	\$500,000	\$2,447

**NOTE:** Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the How to Write section of this manual.

1. Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

## Appendix J: Rate Tables

**NEWLY MAPPED TABLE 6E. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE JANUARY 1, 2020 THROUGH DECEMBER 31, 2020**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008 – Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2015 – Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2016 – Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.350
Jan 2017 – Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.170
Jan 2018 – Dec 2018	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.100
Jan 2019 – Dec 2019	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2020 – Dec 2020	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**NEWLY MAPPED TABLE 6F. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE JANUARY 1, 2021 THROUGH DECEMBER 31, 2021**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008 – Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2015 – Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2016 – Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.350
Jan 2017 – Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.170
Jan 2018 – Dec 2018	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.100
Jan 2019 – Dec 2019	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2020 – Dec 2020	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2021 – Dec 2021	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000