

A summary of the April 2015 TRRP Plan updates (Change 23.1) is as follows:

Part 3 – Reporting Requirements	<ul style="list-style-type: none">• In section IV – Pre-FIRM Rating Hierarchy Table (BW-12, HFIAA). Changed references of ‘substantially damaged/improved’ to ‘substantially improved’.
Part 4 – Data Dictionary	<ul style="list-style-type: none">• Building Construction Date Type: Revised text in ‘NOTE:’ paragraphs.• HFIAA Surcharge: Revised notation regarding Primary Residence indicator.• Original Construction Date: Changed references of ‘substantial damaged or improved’ to ‘substantial improved’. Changed references of ‘substantial improvement/damage’ to ‘substantial improvement’. Changed references of ‘substantial damage/improvement’ to ‘substantial improvement’. Removed text in paragraph ‘Substantial Improvement Date’.• Risk Rating Method: Added text referencing ‘Primary Residence Indicator’ for MPPP (Mortgage Portfolio Protection Program) policies.• Substantial Improvement Indicator: Removed text in Description paragraph.

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1January 1, 1992

Revision 2March 1, 1995

Revision 3October 1, 1997

Revision 4October 1, 2001

 Changes 1 & 2May 1, 2002

 Change 3October 1, 2002

 Change 4May 1, 2003

 Change 5October 1, 2003

 Change 6May 1, 2004

 Change 6.1February 1, 2005

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 Changes 8 & 8.1October 1, 2005

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 Changes 10, 11 & 12May 1, 2008

 Changes 13, 13.1 & 13.2October 1, 2009

 Change 14January 1, 2011

 Change 15October 1, 2011

 Change 16May 1, 2012

 Change 17October 1, 2012

 Change 18January 1, 2013

 Change 19, 19.1, 19.2 & 19.3 ..October 1, 2013

 Change 20June 1, 2014

 Change 21October 1, 2014

 Change 22January 1, 2015

 Change 23, 23.1April 1, 2015

PART 3 - REPORTING REQUIREMENTS

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IV. PRE-FIRM RATING HIERARCHY TABLE (BW-12, HFIAA)

Rating Guidance for Pre-FIRM Buildings

Always use full-risk rates for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Use Pre-FIRM subsidized rates for Pre-FIRM buildings when more favorable than a full-risk rate, or when insufficient information is submitted to determine a full-risk rate. Please refer to the Flood Insurance manual for further information on the referenced rate tables stated below.

When rating a building using Pre-FIRM subsidized rates, follow the guidance below to determine which Pre-FIRM subsidized rate table to use.

Table 2A - Pre-FIRM Primary Residence: Use for primary residences, non-SRL, and not substantially improved. (For RCBAPs, use Table 3A or 4A in the Condominiums section.)

Table 2B - Pre-FIRM Non-Primary Residence: Use for all non-primary residences, except if SRL. If SRL, use Table 2C.

Table 2C - Pre-FIRM SRL: Use for all Pre-FIRM SRL. (For RCBAPs, use Table 4B in the Condominiums section.)

Table 2D - Pre-FIRM Substantially Improved: Use for substantially improved buildings and primary residences. If substantially improved and non-primary and not SRL, use Table 2B. If substantially improved and non-primary and SRL, use Table 2C. (For RCBAPs, use Table 3B or 4C in the Condominiums section.)

DATA ELEMENT: Building Construction Date Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-CONST-DATE-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

This indicates the type of original building construction date submitted.

EDIT CRITERIA: Alphanumeric, Acceptable values:

- 1 - Building Permit Date
- 2 - Date of Construction
- 3 - Substantial Improvement Date
- 4 - Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision:
Construction Date of Mobile Home Park or Subdivision Facilities
- 5 - Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision:
Date of Permanent Placement

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can be reported with blanks.
- Contents-only coverage policies can be reported with blanks if the original new business date is prior to April 1 2015. If the original new business date is April 1, 2015 or later, contents-only coverage policies must now report values 1, 2, 3, 4, or 5 only.
- Policies with Risk Rating methods '3', '6', '8', 'F', '9' (MPPP), or 'G' (GFIP), can be reported with 1, 2, 3, 4, 5, or blank.
- Policies with Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) with original new business dates prior to October 1, 2013 can be reported with 1, 2, 3, 4, 5, or blank.

DATA ELEMENT: Building Construction Date Type (Cont'd.)

REPORTING REQUIREMENT: (Cont'd.)

- Policies with Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) with original new business dates on or after October 1, 2013 must be reported with 1, 2, 3, 4, or 5.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 1, 2, 3, 4, 5, or blank regardless of the original new business date.

NOTE: Please refer to TRRP - Part 3, Pre-FIRM Rating Hierarchy Table (**BW-12, HFIAA**) for more information regarding substantial improvement and the Flood Insurance Manual regarding Pre-FIRM rate tables.

DATA ELEMENT: HFIAA Surcharge

ALIAS: None

ACRONYM: (PMF) HFIAA_SURG

FILE: Policy Master (PMF)

DESCRIPTION:

Beginning April 1, 2015, a new annual premium surcharge must be collected for each policy as shown below:

- \$25 for Dwelling Form policies covering single-family primary residences, or individual condominium units or apartments in non-condominium buildings used as a primary residence by the named insured.
- \$250 for policies covering non-residential properties or non-primary residences.
- \$250 for policies covering entire condominium buildings or non-condominium multi-family buildings.

The HFIAA Premium Surcharge may be changed during a policy term. The change to the HFIAA Premium Surcharge amount is to be adjusted on a pro-rata basis.

EDIT CRITERIA: Signed Numeric in whole dollars

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application or General Change Endorsement Form.

SYSTEM FUNCTION: Compliance per HFIAA section 8.

REPORTING REQUIREMENT: Required for all new and renewal policies on or after April 1, 2015.

NOTE:

- If the Primary Residence Indicator is 'Y' and the Occupancy Type is '1', the HFIAA surcharge is \$25.
- If the policy is a contents-only policy and the Primary Residence Indicator is 'Y', the HFIAA surcharge is \$25.
- If the Primary Residence Indicator is 'Y' and the Condominium Indicator is 'U' and the Occupancy Type is '1', '2' or '3', the HFIAA surcharge is \$25.
- If the Occupancy Type is '2' or '3' and the Condominium Indicator is 'A', 'H' or 'L', the HFIAA surcharge is \$250 regardless of the Primary Residence indicator.
- If the Occupancy Type is '4', the HFIAA surcharge is \$250 regardless of the Primary Residence indicator.
- If the Primary Residence Indicator 'N', the HFIAA surcharge is \$250.

DATA ELEMENT: Original Construction Date

ALIAS: New Construction Date, Construction Date

ACRONYM: WYO (PMF) ORIG-CONST

FILE: Policy Master (PMF)
Claims Master (CMF)
Recertification Master (RCMF)
Actuarial (APOL)

DESCRIPTION:

This is the Building permit date, or date of construction. As of April 1, 2015, for Pre-FIRM buildings that become substantially improved, this date will reflect the date the original building was constructed. For Post-FIRM buildings that have had substantial improvement, this is the substantial improvement date. Note that the date of construction for a manufactured (mobile) home/travel trailer is determined differently from that of a standard building and depends upon the location of the manufactured (mobile) home/travel trailer.

Building Permit Date

Date of Construction: The start of construction or substantial improvement for insurance purposes means the date the building permit was issued provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date. If the construction date is a date prior to the year 1900, report this date as January 1, 1900.

Substantial Improvement Date: "Substantial improvement" is any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. The term does not, however, include either:

- (1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to ensure safe living conditions; or
- (2) Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Manufactured (Mobile) Home Located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities: For a mobile home/travel trailer located in a mobile home park or subdivision, the date of construction is the date facilities were constructed for servicing the mobile home site, or the date of the permit, provided that construction began within 180 days of the permit date.

DATA ELEMENT: Original Construction Date (Cont'd.)

DESCRIPTION: (Cont'd.)

Manufactured (Mobile) Home Located Outside a Mobile Home Park or Subdivision: Date of Permanent Placement: For a mobile home/- travel trailer located outside a mobile home park or subdivision, but located on an individually owned lot or tract of land, the date of construction is the date the mobile home/travel trailer was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of the permit.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Underwriting

REPORTING REQUIREMENT: Required

NOTE: For policies with an original new business date of April 1, 2015 or later, the Original Construction Date should be reported in conjunction with Building Construction Date Type values '1', '2', '4' or '5'. If the Building Construction Date Type is '3', the Original Construction Date should be reported if the structure was Pre-FIRM before substantial improvement. However, if the Building Construction Date Type is '3' and the building was classified as Post-FIRM prior to the substantial improvement date, the date of the substantial improvement should be reported as the Original Construction Date.

DATA ELEMENT: Risk Rating Method

ALIAS: Manual, Specific (Submit for Rating), Alternative, or V-Zone Individual Risk Rating (NEW)

ACRONYM: WYO (PMF) RATE-METHOD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Manual Rating: This refers to any policy that is rated using the rate tables provided in the NFIP Flood Insurance Manual.

Specific Rating: This refers to rating done for an individual risk. This type of rating applies to Post-FIRM construction or substantial improvement for which no risk rate is published in the NFIP Flood Insurance Manual. An applicant for insurance on such a building must submit an application for approval and establishment of the risk premium rate. This submission should include a copy of the variance from the floodplain management ordinances issued by the community and a recent photograph or blueprint of the risk to be insured.

Alternative Rating: Only when the building is Pre-FIRM and the FIRM Zone is unknown can the alternative rating procedure be used. The NFIP assumes that the building is located in a Special Flood Hazard Area; the Pre-FIRM rates for Zone A in the NFIP Flood Insurance Manual are used to compute the premium. The agent or the insured may determine the FIRM Zone at a later date and use the information for rating. Effective October 1, 2013, Alternative policies will not be allowed to renew.

V-Zone Risk Factor Rating Form: During a severe coastal storm, a building's capability to withstand serious flood damage is directly related to several factors in addition to the elevation of the building's lowest floor. The most important of these are: (1) the building site; (2) the building support system; and (3) other construction details related to the building's resistance to wind and wave action. Owners who provide the NFIP with professional certification of information (on the V-Zone Risk Factor Rating Form) about these factors may qualify for substantial flood insurance rate discounts. This rating is used when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure.

Underinsured Condominium Master Policy (CMP): CMPs that are not insured for at least 80 percent of the actual cash value of the building or the maximum available, whichever is less, are rated according to the "CMP Minimum Rating Rule." CMPs that are Submit-for-Rates should be reported as Submit-for-Rates, regardless of insurance-to-value since that rating factor is taken into account when developing the rates.

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

Provisional Rating: Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate. An Elevation Certificate and conversion to standard rating is still required.

Provisionally rated policies cannot be renewed or rewritten with provisional rates. Provisionally rated policies cannot be endorsed to increase coverage limits until the required elevation information is received. Failure to obtain the Elevation Certificate could result in reduced coverage limits at the time of a loss.

Provisional rates may be used in writing new business whether or not the 30 day waiting period is applicable. The policy term is 1 year.

Policies rated using provisional rates are subject to CRS discounts, probation surcharges, and optional deductible relativities, as applicable. The Expense Constant and Federal Policy Fee also apply to policies rated using provisional rates.

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones.

There are various levels of coverage that may be chosen. The amounts for each option are fixed and cannot vary and include both building and contents coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies.

Premiums, likewise, are flat and fixed, with no rates, and vary only for basement and no-basement structures. Effective May 1, 2004, premiums for contents-only PRP policies will vary depending upon the specific location of contents reported, regardless of the basement/enclosure/crawlspace type.

Effective January 1, 2011, buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, were allowed to maintain the lower cost PRP for 2 years after the effective date of the map change. As of January 1, 2013, policies written as PRPs under the PRP Eligibility Extension could continue to be renewed as PRPs beyond the previously designated 2-year period. New risk rating methods 'P' and 'Q' were used to identify PRP eligibility. Since then, further changes were made regarding risk rating method 'P'. Risk rating method 'P' became invalid if the policy effective date is on or after October 1, 2013, and valid 'P's should renew as 'Q' after October 1, 2013. Any new business or renewals effective on or after April 1, 2015, cannot be issued using risk rating method 'Q'. Valid 'Q's should renew as 'R' after April 1, 2015. Refer to the Flood Insurance Manual, Preferred Risk Policy section for more information regarding PRP eligibility.

Tentative Rates: Tentative rates, which are generally higher than normal manual rates, are used to issue policies when producers fail to provide the required actuarial rating information such as a valid Elevation Certificate. By applying tentative rates, the agent can generate a policy with coverage limits based on the actual premium received. **Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.**

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

Note: Effective May 1, 2004, tentative rates can be used only once on new business or renewal transactions. Any subsequent renewals using tentative rates will be in error.

Mortgage Portfolio Protection Program (MPPP) Policies: MPPP policies are allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. Policies are written because the mortgagor did not respond to previous notices to purchase coverage and show evidence of such. Policies under the MPPP will be for one term only and can be renewed but not automatically.

The following data elements are required to be reported for MPPP policies:

1. WYO Transaction Code
2. WYO Transaction Date
3. WYO Prefix Code
4. Policy Number
5. Policy Effective Date
6. Policy Expiration Date
7. Name or Descriptive Information Indicator
8. Property Street Address
9. Property City
10. Property State
11. Property ZIP Code
12. Community Identification Number (Rating Map Information)
13. Map Panel Number (Rating Map Information)
14. Map Panel Suffix (Rating Map Information)
15. Flood Risk Zone (Rating Map Information)
16. Occupancy Type
17. Total Amount of Insurance - Building
18. Total Amount of Insurance - Contents
19. Total Calculated Premium
20. Risk Rating Method
21. Insured Last Name
22. Condominium Indicator
23. Regular/Emergency Program Indicator
24. Insured First Name
25. Name Format Indicator
26. Mailing City
27. Mailing State
28. Mailing Street Address
29. Mailing ZIP Code
30. Primary Residence Indicator

Optional Post-1981 V Zone Rate: Pre-FIRM and Post-FIRM 1975-1981 buildings in Zones VE and V01-V30 are allowed to use Post-1981 V Zone rates if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.
- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance - generally low-income persons - to have flood insurance coverage for a period of three years following a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three-year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

FEMA Special Rates: Effective May 1, 2008, WYO companies that use special rates provided by FEMA must report these policies indicating risk rating method 'S'. FEMA Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines. These rates are also considered full risk (not subsidized).

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007 that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer. Effective October 1, 2013, risk rating method 'T' will no longer be valid.

Leased Federal Property: Leased Federal Properties are identified as any properties leased from the Federal Government (including residential and nonresidential properties) that are determined to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Effective October 1, 2009, this type of property will be reported with risk rating method 'F'. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009. In order to establish actuarial rates, an Elevation Certificate (EC) must be available. If the EC is not received within 45 days from the date of notice, the policy may be nullified or issued using tentative rates.

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

Pre-FIRM policies with Elevation Certificate rating: Effective October 1, 2013, there will be two new Risk Rating Methods ('B', 'W') for policies covering Pre-FIRM buildings that are elevation rated as part of the implementation of the Biggert-Waters 2012, Section 100205. Criteria for these policies are:

- Post-FIRM indicator is 'N'
- Flood risk zone is an SFHA
- Elevation difference is not the default value (+999). For Flood risk zone 'D' or 'Unnumbered V', elevation difference default value +999 is allowed.

If the elevation difference is zero or above, the policy will be reported with Risk Rating Method 'B'. Policies with Risk Rating Method 'B' can be elevation rated based on the rate tables in the Flood Insurance Manual. If the elevation difference is less than zero, the policy will be reported with Risk Rating Method 'W'. Many of these rates are not in the Flood Insurance Manual and may follow Submit-for-Rate procedures. Rating rules for these two new Risk Rating Methods ('B', 'W') are located in the Flood Insurance Manual and Specific Rating Guidelines.

FEMA Pre-FIRM Special Rates: Effective October 1, 2013, in order to account for those Pre-FIRM policies that do not fall under the new risk rating method 'B' or 'W', a new Risk Rating Method will be reported for these exceptions. WYO companies that use special rates provided by FEMA must report these Pre-FIRM policies with risk rating method 'E'. FEMA Pre-FIRM Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines.

Newly Mapped into SFHA: PRPs formerly issued with Risk Rating Method 'Q' renewing on or after April 15, 2015, and other new business or renewal policies effective on or after April 1, 2015, properties newly mapped into the SFHA from a non-SFHA by a map revision effective on or after October 1, 2008 will use Risk Rating Method 'R'. When using risk rating method 'R', the 'Rating Map Information' will reflect the most recent map, and the 'Current Map Information' will reflect the most recent map information. When the Current Map Information is an SFHA, risk rating method 'R' can only be used for a new business policy issued on or after April 1, 2015 and within 1 year of the effective date of map revision, or April 15, 2015, whichever is later (within one year of the effective date of the most recent panel suffix for the panel number reported in the Current Map Information field).

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Manual
- 2 - Specific
- 3 - Alternative
- 4 - V-Zone Risk Factor Rating Form
- 5 - Underinsured Condominium Master Policy
- 6 - Provisional
- 7 - Preferred Risk Policy (PRPs issued for eligible properties located within a non-Special Flood Hazard Area [non-SFHA])
- 8 - Tentative
- 9 - MPPP Policy

DATA ELEMENT: Risk Rating Method (Cont'd.)

EDIT CRITERIA: (Cont'd.)

- A - Optional Post-1981 V Zone
- B - Pre-FIRM policies with elevation rating - Flood Insurance Manual rate tables.
- E - FEMA Pre-FIRM Special Rates
- F - Leased Federal Property
- G - Group Flood Insurance Policy (GFIP)
- P - Preferred Risk Policy (A PRP renewal issued in the first year following a map revision for an eligible property that was newly mapped into the SFHA by the map revision, or new business written for an eligible property that was newly mapped into the SFHA by a map revision effective on or after October 1, 2008 - PRP Eligibility Extension). Effective October 1, 2013, 'P' will be invalid to report.
- Q - Preferred Risk Policy (subsequent PRP renewals where the previous policy year was reported as a 'P' or 'Q'). Effective April 1, 2015, no new business or renewal can be written with 'Q'. Policies written with 'Q' prior to April 1, 2015 should renew as 'R'.
- R - Newly Mapped into SFHA
- S - FEMA Special Rates
- T - Severe Repetitive Loss Properties (formerly Target Group Full Risk). Effective October 1, 2013, code will no longer be valid.
- W - Pre-FIRM policies with elevation rating - Submit-for-Rate procedures

LENGTH: 1

DEPENDENCIES: Information is to be obtained from the Flood Insurance Application and the Elevation Certificate.

SYSTEM FUNCTION: Premium Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Substantial Improvement Indicator

ALIAS: None

ACRONYM: WYO (CMF) IMPROVE-IND

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

"Substantial improvement" means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. The term does not, however, include either:

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to ensure safe living conditions; or
2. Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of the market value of the building before it was damaged or improved.

N - No alterations meeting criterion above.

LENGTH: 1

DEPENDENCIES: Information is obtained from the adjuster's report.

SYSTEM FUNCTION: Determination of Program Compliance

REPORTING REQUIREMENT: Optional

NOTE:

Effective April 1, 2015, if the policy is not a Severe Repetitive Loss Property, and the Primary Residence Indicator is 'Y', and the Substantial Improvement indicator is 'Y' and Post-FIRM indicator is 'N', and the Original Construction Date is prior to the initial FIRM date for the community number (Rating Map Information), and the flood risk zone (Rating Map Information) is Unnumbered 'A', AE, A01-A30, AH, AO, Unnumbered 'V', VE, V01-V30, or D, the policy is eligible to use the subsidized Pre-FIRM rates (RATE Table 2D or CONDO Tables 3B or 4D). See the Pre-FIRM subsidized rate hierarchy in Part 3, page 3-22.