



FEMA

W-20020

October 1, 2020

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

FROM:

A handwritten signature in black ink that reads "Paul Huang".

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

SUBJECT: April 1, 2021, and January 1, 2022, Program Changes

This memorandum provides notification of the changes the National Flood Insurance Program (NFIP) will implement effective April 1, 2021. 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, 2022. Additionally, this memorandum includes the Community Rating System class changes that will become effective on April 1, 2021. FEMA may update or modify these program changes to implement and transition to Risk Rating 2.0.

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

- Updated premium rates

Program changes effective January 1, 2022, include the following:

- Updated base premiums for PRPs and policies rated under the Newly Mapped procedure
- Updated premium multiplier tables for policies rated under the Newly Mapped procedure

Community Rating System class changes effective April 1, 2021:

- Updated Community Rating System community class changes that will become effective on April 1, 2021. FEMA is providing this list of updates as early as possible to ensure that NFIP insurers have enough time to process renewal letters for their affected policyholders.

Please see the following attachments for details of these upcoming program changes:

- Attachment A – Summary of the NFIP April 2021 and January 2022 Program Changes
- Attachment B – Updated Rate Tables Effective April 1, 2021

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- Attachment C – Updated Preferred Risk Policy Premiums and Newly Mapped Base Premium and Multiplier Tables Effective January 1, 2022
- Attachment D – Updated Community Rating System Class Changes Effective April 1, 2021

FEMA will issue updates to the Specific Rating Guidelines, system, and data reporting changes under separate cover.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

**ATTACHMENT A**

**SUMMARY OF THE NFIP PROGRAM CHANGES  
EFFECTIVE APRIL 1, 2021 AND JANUARY 1, 2022**

## National Flood Insurance Program

### April 1, 2021 and January 1, 2022, 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, 2021; the premium changes for Preferred Risk Policies (PRPs) and Newly Mapped procedure policies will become effective January 1, 2022; the Community Rating System class changes that will become effective on April 1, 2021. See Attachment B for updated rate tables effective April 1, 2021, Attachment C for updated PRP premiums and Newly Mapped base premium and multiplier tables effective January 1, 2022, and Attachment D for the updated Community Rating System class changes effective April 1, 2021.

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

### **Premium Increases and Surcharges**

Overall, premiums will increase from an estimated average of \$880 per policy to \$969, for an average increase of 10.2 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 \$990 to \$1,080, for an average increase of 9.0 percent.

Premium increases 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 all policies, there will be no changes to:

- ICC Premium
- Deductible Factors
- Federal Policy Fee
- Reserve Fund Assessment
- HFIAA Surcharge
- Probation Surcharge

## 1. **Changes Effective April 1, 2021**

- **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 7.7 percent, with a total amount billed increase of 7.3 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 24.9 percent, with a total amount billed increase of 23.5 percent.
    - Business Policies: Premiums will increase 25.0 percent, with a total amount billed increase of 24.2 percent.
    - Severe Repetitive Loss (SRL) Properties: Premiums will increase 24.9 percent, with a total amount billed increase of 24.3 percent.
    - Substantially Improved Properties: Premiums will increase 24.8 percent, with a total amount billed increase of 24.0 percent.
- **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 use the same rates as those used by X-Zone Standard policies. Premiums will increase 1.4 percent, with a total amount billed increase of 1.3 percent. Premium increases for A99 and AR zone policies eligible for the PRP are described below.

- **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 0.3 percent, with a total amount billed increase of 0.3 percent.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
  - Post-FIRM A1-A30 and AE Zones: Premiums will increase 1.7 percent, with a total amount billed increase of 1.4 percent.
  - Post-FIRM AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 3.4 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 1.7 percent, with a total amount billed increase of 1.5 percent.
- **X Zones** (zones outside the Special Flood Hazard Area)
  - Standard-Rated Policies: Premiums will increase 1.4 percent, with a total amount billed increase of 1.3 percent.
- **SRL Premium**
  - For policies effective on or after April 1, 2021, FEMA is increasing the SRL Premium to 15 percent for all policies covering properties with an SRL designation.
- **Miscellaneous**
  - Tentative and Provisional Rates: No change.
  - Mortgage Portfolio Protection Program (MPPP) Policies: No change.

## 2. Changes to Become Effective January 1, 2022

- **Preferred Risk Policies (PRPs)**: Premiums will increase 15.0 percent, with a total amount billed increase of 13.0 percent.
- **A99 and AR Zone Policies eligible for the PRP**: Premiums will increase 15.0 percent, with a total amount billed increase of 13.0 percent.
- **Properties Newly Mapped into the SFHA**: Premiums will increase 15.0 percent, with a total amount billed increase of 12.9 percent.

**ATTACHMENT B**  
**UPDATED RATE TABLES**  
**EFFECTIVE APRIL 1, 2021**

# 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, 2021. However, some Preferred Risk Policy (PRP) and Newly Mapped (NM) tables have effective dates of January 1, 2021 or January 1, 2022. 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	1.27	1.60
Non-Residential Business, Other Non-Residential	1.38	2.70

### 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 Pivot reporting requirements 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	1.27 / 1.17	1.60 / 2.08	1.27 / 1.17		1.27 / 2.45		3.60 / 6.76		1.38 / 2.55	
	With Basement	1.36 / 1.71	1.60 / 1.76	1.36 / 1.71		1.27 / 2.04		3.79 / 6.60		1.46 / 2.51	
	With Enclosure <sup>6</sup>	1.36 / 2.05	1.60 / 2.08	1.36 / 2.05		1.36 / 2.53		3.79 / 8.35		1.46 / 3.15	
	Elevated on Crawlspc	1.27 / 1.17	1.60 / 2.08	1.27 / 1.17		1.27 / 2.45		3.60 / 6.76		1.38 / 2.55	
	Non-Elevated with Subgrade Crawlspc	1.27 / 1.17	1.60 / 1.76	1.27 / 1.17		1.27 / 2.45		3.60 / 6.76		1.38 / 2.55	
	Manufactured (Mobile) Home <sup>7</sup>	1.27 / 1.17	1.60 / 2.08					3.60 / 6.76		1.38 / 2.55	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				1.60 / 1.76		1.60 / 1.76		7.15 / 11.33		2.70 / 4.27
	Enclosure & Above <sup>9</sup>				1.60 / 2.08		1.60 / 2.08		7.15 / 13.60		2.70 / 5.10
	Lowest Floor Only – Above Ground Level				1.60 / 2.08		1.60 / 2.08		7.15 / 5.93		2.70 / 2.25
	Lowest Floor Above Ground Level and Higher Floors				1.60 / 1.46		1.60 / 1.46		7.15 / 5.06		2.70 / 1.94
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>7</sup>							7.15 / 5.93			2.70 / 2.25

**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	1.65 / 2.91	2.05 / 4.95	1.65 / 2.91		1.65 / 5.33		4.79 / 16.43		1.84 / 6.16	
	With Basement	1.77 / 4.29	2.05 / 4.20	1.77 / 4.29		1.77 / 7.92		5.06 / 24.43		1.94 / 9.13	
	With Enclosure <sup>6</sup>	1.77 / 5.07	2.05 / 4.93	1.77 / 5.07		1.77 / 8.85		5.06 / 25.00		1.94 / 10.20	
	Elevated on Crawlspc	1.65 / 2.91	2.05 / 4.95	1.65 / 2.91		1.65 / 5.33		4.79 / 16.43		1.84 / 6.16	
	Non-Elevated with Subgrade Crawlspc	1.65 / 2.91	2.05 / 4.20	1.65 / 2.91		1.65 / 5.33		4.79 / 16.43		1.84 / 6.16	
	Manufactured (Mobile) Home <sup>7</sup>	1.65 / 9.02	2.05 / 4.93					4.79 / 25.00		1.84 / 17.31	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				2.05 / 4.20		2.05 / 4.20		9.43 / 25.00		3.54 / 10.77
	Enclosure & Above <sup>9</sup>				2.05 / 4.93		2.05 / 4.93		9.43 / 25.00		3.54 / 11.63
	Lowest Floor Only – Above Ground Level				2.05 / 4.93		2.05 / 4.93		9.43 / 25.00		3.54 / 9.77
	Lowest Floor Above Ground Level and Higher Floors				2.05 / 4.34		2.05 / 4.34		9.43 / 22.54		3.54 / 8.43
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home <sup>7</sup>							9.43 / 25.00			3.54 / 16.19

**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	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32		1.06 / .32	
	With Basement	1.25 / .44	1.93 / .64	1.25 / .44		1.34 / .44		1.34 / .44		1.34 / .44	
	With Enclosure <sup>6</sup>	1.25 / .48	1.93 / .72	1.25 / .48		1.34 / .48		1.34 / .48		1.34 / .48	
	Elevated on Crawlspc	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32		1.06 / .32	
	Non-Elevated with Subgrade Crawlspc	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32		1.06 / .32	
	Manufactured (Mobile) Home <sup>7</sup>	1.12 / .56	1.73 / .55					1.34 / .60		1.34 / .60	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				2.17 / .82		2.17 / .82		2.22 / .89		2.22 / .89
	Enclosure & Above <sup>9</sup>				2.17 / .93		2.17 / .93		2.22 / 1.03		2.22 / 1.03
	Lowest Floor Only – Above Ground Level				1.73 / .86		1.73 / .86		1.37 / .64		1.37 / .64
	Lowest Floor Above Ground Level and Higher Floors				1.73 / .55		1.73 / .55		1.37 / .45		1.37 / .45
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>7</sup>							1.20 / .77			1.20 / .77

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 Severe Repetitive Loss (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		4.82 / 4.18	6.11 / 7.55	4.82 / 4.18		4.82 / 4.18	
	With Basement		5.17 / 6.17	6.11 / 6.28	5.17 / 6.17		5.17 / 6.17	
	With Enclosure <sup>7</sup>		5.17 / 7.43	6.11 / 7.55	5.17 / 7.43		5.17 / 7.43	
	Elevated on Crawlspac		4.82 / 4.18	6.11 / 7.55	4.82 / 4.18		4.82 / 4.18	
	Non-Elevated with Subgrade Crawlspac		4.82 / 4.18	6.11 / 6.28	4.82 / 4.18		4.82 / 4.18	
	Manufactured (Mobile) Home <sup>8</sup>		3.34 / 2.88	4.20 / 5.23				
CONTENTS LOCATION	Basement & Above <sup>9</sup>					6.11 / 6.28		6.11 / 6.28
	Enclosure & Above <sup>10</sup>					6.11 / 7.55		6.11 / 7.55
	Lowest Floor Only – Above Ground Level					6.11 / 7.55		6.11 / 7.55
	Lowest Floor Above Ground Level and Higher Floors					6.11 / 5.23		6.11 / 5.23
	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		6.28 / 10.82	7.87 / 18.54	6.28 / 10.82		6.28 / 10.82	
	With Basement		6.70 / 16.10	7.87 / 15.69	6.70 / 16.10		6.70 / 16.10	
	With Enclosure <sup>7</sup>		6.70 / 19.05	7.87 / 18.47	6.70 / 19.05		6.70 / 19.05	
	Elevated on Crawlspac		6.28 / 10.82	7.87 / 18.54	6.28 / 10.82		6.28 / 10.82	
	Non-Elevated with Subgrade Crawlspac		6.28 / 10.82	7.87 / 15.69	6.28 / 10.82		6.28 / 10.82	
	Manufactured (Mobile) Home <sup>8</sup>		6.28 / 25.00	7.87 / 18.47				
CONTENTS LOCATION	Basement & Above <sup>9</sup>					7.87 / 15.69		7.87 / 15.69
	Enclosure & Above <sup>10</sup>					7.87 / 18.47		7.87 / 18.47
	Lowest Floor Only – Above Ground Level					7.87 / 18.47		7.87 / 18.47
	Lowest Floor Above Ground Level and Higher Floors					7.87 / 16.24		7.87 / 16.24
	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) <sup>6</sup>		OTHER RESIDENTIAL (UNIT ONLY) <sup>6</sup>	
			Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32	
	With Basement		1.25 / .44	1.93 / .64	1.25 / .44		1.34 / .44	
	With Enclosure <sup>7</sup>		1.25 / .48	1.93 / .72	1.25 / .48		1.34 / .48	
	Elevated on Crawlspac		1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32	
	Non-Elevated with Subgrade Crawlspac		1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32	
	Manufactured (Mobile) Home <sup>8</sup>		1.12 / .56	1.73 / .55				
CONTENTS LOCATION	Basement & Above <sup>9</sup>					2.17 / .82		2.17 / .82
	Enclosure & Above <sup>10</sup>					2.17 / .93		2.17 / .93
	Lowest Floor Only – Above Ground Level					1.73 / .86		1.73 / .86
	Lowest Floor Above Ground Level and Higher Floors					1.73 / .55		1.73 / .55
	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	3.33 / 3.40	4.25 / 6.12	3.33 / 3.40	
	With Basement	3.55 / 5.03	4.25 / 5.09	3.55 / 5.03	
	With Enclosure <sup>6</sup>	3.55 / 6.03	4.25 / 6.12	3.55 / 6.03	
	Elevated on Crawlspace	3.33 / 3.40	4.25 / 6.12	3.33 / 3.40	
	Non-Elevated with Subgrade Crawlspace	3.33 / 3.40	4.25 / 5.09	3.33 / 3.40	
	Manufactured (Mobile) Home <sup>7</sup>	3.33 / 3.40	4.25 / 6.12		
CONTENTS LOCATION	Basement & Above <sup>8</sup>				4.25 / 5.09
	Enclosure & Above <sup>9</sup>				4.25 / 6.12
	Lowest Floor Only – Above Ground Level				4.25 / 6.12
	Lowest Floor Above Ground Level and Higher Floors				4.25 / 4.25
	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	4.33 / 8.57	5.41 / 14.70	4.33 / 8.57	
	With Basement	4.66 / 12.77	5.41 / 12.44	4.66 / 12.77	
	With Enclosure <sup>6</sup>	4.66 / 15.12	5.41 / 14.64	4.66 / 15.12	
	Elevated on Crawlspace	4.33 / 8.57	5.41 / 14.70	4.33 / 8.57	
	Non-Elevated with Subgrade Crawlspace	4.33 / 8.57	5.41 / 12.44	4.33 / 8.57	
	Manufactured (Mobile) Home <sup>7</sup>	4.33 / 27.12	5.41 / 14.64		
CONTENTS LOCATION	Basement & Above <sup>8</sup>				5.41 / 12.44
	Enclosure & Above <sup>9</sup>				5.41 / 14.64
	Lowest Floor Only – Above Ground Level				5.41 / 14.64
	Lowest Floor Above Ground Level and Higher Floors				5.41 / 12.89
	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	1.12 / .32	1.73 / .55	1.12 / .32	
	With Basement	1.25 / .44	1.93 / .64	1.25 / .44	
	With Enclosure <sup>6</sup>	1.25 / .48	1.93 / .72	1.25 / .48	
	Elevated on Crawlspace	1.12 / .32	1.73 / .55	1.12 / .32	
	Non-Elevated with Subgrade Crawlspace	1.12 / .32	1.73 / .55	1.12 / .32	
	Manufactured (Mobile) Home <sup>7</sup>	1.12 / .56	1.73 / .55		
CONTENTS LOCATION	Basement & Above <sup>8</sup>				2.17 / .82
	Enclosure & Above <sup>9</sup>				2.17 / .93
	Lowest Floor Only – Above Ground Level				1.73 / .86
	Lowest Floor Above Ground Level and Higher Floors				1.73 / .55
	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	3.60 / 3.30	4.52 / 5.93	3.60 / 3.30		3.60 / 7.00		3.93 / 7.36		3.93 / 7.36	
	With Basement	3.83 / 4.88	4.50 / 4.97	3.83 / 4.88		3.60 / 5.83		4.13 / 7.16		4.13 / 7.16	
	With Enclosure <sup>6</sup>	3.83 / 5.84	4.52 / 5.93	3.83 / 5.84		3.83 / 7.30		4.13 / 9.08		4.13 / 9.08	
	Elevated on Crawl Space	3.60 / 3.30	4.52 / 5.93	3.60 / 3.30		3.60 / 7.00		3.93 / 7.36		3.93 / 7.36	
	Non-Elevated with Subgrade Crawl Space	3.60 / 3.30	4.52 / 4.97	3.60 / 3.30		3.60 / 7.00		3.93 / 7.36		3.93 / 7.36	
	Manufactured (Mobile) Home <sup>7</sup>	3.60 / 3.30	4.52 / 5.93					3.93 / 7.36		3.93 / 7.36	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				4.52 / 4.97		4.52 / 4.97		7.74 / 12.36		7.74 / 12.36
	Enclosure & Above <sup>9</sup>				4.52 / 5.93		4.52 / 5.93		7.74 / 14.76		7.74 / 14.76
	Lowest Floor Only – Above Ground Level				4.52 / 5.93		4.52 / 5.93		7.74 / 6.46		7.74 / 6.46
	Lowest Floor Above Ground Level and Higher Floors				4.52 / 4.13		4.52 / 4.13		7.74 / 5.51		7.74 / 5.51
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>7</sup>								7.74 / 6.46		7.74 / 6.46

#### 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	4.67 / 8.35	5.84 / 14.30	4.67 / 8.35		4.67 / 15.48		5.23 / 17.89		5.23 / 17.89	
	With Basement	5.03 / 12.43	5.84 / 12.14	5.03 / 12.43		5.03 / 23.08		5.51 / 25.00		5.51 / 25.00	
	With Enclosure <sup>6</sup>	5.03 / 14.65	5.84 / 14.29	5.03 / 14.65		5.03 / 25.00		5.51 / 25.00		5.51 / 25.00	
	Elevated on Crawl Space	4.67 / 8.35	5.84 / 14.30	4.67 / 8.35		4.67 / 15.48		5.23 / 17.89		5.23 / 17.89	
	Non-Elevated with Subgrade Crawl Space	4.67 / 8.35	5.84 / 12.14	4.67 / 8.35		4.67 / 15.48		5.23 / 17.89		5.23 / 17.89	
	Manufactured (Mobile) Home <sup>7</sup>	4.67 / 25.00	5.84 / 14.29					5.23 / 25.00		5.23 / 25.00	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				5.84 / 12.14		5.84 / 12.14		10.20 / 25.00		10.20 / 25.00
	Enclosure & Above <sup>9</sup>				5.84 / 14.29		5.84 / 14.29		10.20 / 25.00		10.20 / 25.00
	Lowest Floor Only – Above Ground Level				5.84 / 14.29		5.84 / 14.29		10.20 / 25.00		10.20 / 25.00
	Lowest Floor Above Ground Level and Higher Floors				5.84 / 12.55		5.84 / 12.55		10.20 / 24.52		10.20 / 24.52
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home <sup>7</sup>								10.20 / 25.00		10.20 / 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	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32		1.06 / .32	
	With Basement	1.25 / .44	1.93 / .64	1.25 / .44		1.34 / .44		1.34 / .44		1.34 / .44	
	With Enclosure <sup>6</sup>	1.25 / .48	1.93 / .72	1.25 / .48		1.34 / .48		1.34 / .48		1.34 / .48	
	Elevated on Crawl Space	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32		1.06 / .32	
	Non-Elevated with Subgrade Crawl Space	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32		1.06 / .32	
	Manufactured (Mobile) Home <sup>7</sup>	1.12 / .56	1.73 / .55					1.34 / .60		1.34 / .60	
CONTENTS LOCATION	Basement & Above <sup>8</sup>				2.17 / .82		2.17 / .82		2.22 / .89		2.22 / .89
	Enclosure & Above <sup>9</sup>				2.17 / .93		2.17 / .93		2.22 / 1.03		2.22 / 1.03
	Lowest Floor Only – Above Ground Level				1.73 / .86		1.73 / .86		1.37 / .64		1.37 / .64
	Lowest Floor Above Ground Level and Higher Floors				1.73 / .55		1.73 / .55		1.37 / .45		1.37 / .45
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>7</sup>								1.20 / .77		1.20 / .77

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 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 crawl space 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 crawl space.
9. Includes crawl space.

## 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	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	With Basement	1.25 / .44	1.93 / .64	1.25 / .44		1.34 / .44		1.34 / .44	
	With Enclosure <sup>3</sup>	1.25 / .48	1.93 / .72	1.25 / .48		1.34 / .48		1.34 / .48	
	Elevated on Crawlspace	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	Non-Elevated with Subgrade Crawlspace	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	Manufactured (Mobile) Home <sup>4</sup>	1.12 / .56	1.73 / .55					1.34 / .60	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				2.17 / .82		2.17 / .82		2.22 / .89
	Enclosure & Above <sup>6</sup>				2.17 / .93		2.17 / .93		2.22 / 1.03
	Lowest Floor Only – Above Ground Level				1.73 / .86		1.73 / .86		1.37 / .64
	Lowest Floor Above Ground Level and Higher Floors				1.73 / .55		1.73 / .55		1.37 / .45
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>4</sup>								1.20 / .77

#### 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	3.30 / .28	1.45 / .29	3.30 / .24		2.75 / .46		2.75 / .46	
	With Basement	***	***	***		***		***	
	With Enclosure <sup>3</sup>	***	***	***		***		***	
	Elevated on Crawlspace	3.30 / .28	1.45 / .29	3.30 / .24		2.75 / .46		2.75 / .46	
	Non-Elevated with Subgrade Crawlspace	3.30 / .28	1.45 / .29	3.30 / .24		2.75 / .46		2.75 / .46	
	Manufactured (Mobile) Home <sup>4</sup>	3.73 / .90	1.89 / .41					3.34 / 1.70	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				***		***		***
	Enclosure & Above <sup>6</sup>				***		***		***
	Lowest Floor Only – Above Ground Level				1.57 / .29		1.57 / .29		1.38 / .23
	Lowest Floor Above Ground Level and Higher Floors				1.18 / .18		1.18 / .18		1.10 / .22
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>4</sup>								1.82 / .59

#### 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 (EC) <sup>8</sup>	.30 / .09	.26 / .09	.38 / .12	.22 / .12
Without Certification of Compliance or EC <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 EC” rates and would not have to follow Submit-for-Rate procedures.
- “With Certification of Compliance or EC” rates are to be used when the EC 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 EC” rates are to be used on Post-FIRM buildings when the EC 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 EC or Letter of Compliance.
- For transfers and renewals of existing business where there is no Letter of Compliance or EC 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 EC 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 / .09	.28 / .13	.27 / .08	.22 / .08	.24 / .08	.20 / .08	.32 / .16	.31 / .29
+3	.35 / .09	.32 / .15	.31 / .08	.25 / .08	.27 / .08	.23 / .09	.37 / .18	.35 / .33
+2	.51 / .11	.46 / .20	.44 / .08	.36 / .08	.32 / .08	.28 / .10	.54 / .24	.50 / .44
+1	.96 / .17	.84 / .31	.80 / .08	.66 / .09	.46 / .08	.36 / .12	1.02 / .40	.95 / .76
0	2.25 / .27	1.92 / .50	1.79 / .08	1.44 / .14	.68 / .08	.58 / .14	2.39 / .71	2.16 / 1.34
–1	5.47 / .36	4.58 / .69	4.40 / .08	3.54 / .15	1.17 / .08	.86 / .17	5.83 / 1.13	5.17 / 2.15
–2 <sup>8</sup>	8.07 / .70	6.88 / 1.35	6.53 / .13	5.25 / .26	***	***	8.61 / 2.19	7.87 / 4.14
–3 <sup>8</sup>	10.00 / 1.20	8.76 / 2.30	8.32 / .22	6.77 / .47	***	***	10.59 / 3.41	9.89 / 6.43
–4 <sup>8</sup>	12.06 / 1.80	10.76 / 3.45	10.26 / .36	8.46 / .77	***	***	12.68 / 4.77	12.00 / 8.97
–5 <sup>8</sup>	13.61 / 2.41	12.34 / 4.60	11.79 / .57	9.88 / 1.16	***	***	14.21 / 6.00	13.58 / 11.27
–6 <sup>8</sup>	13.96 / 2.96	12.86 / 5.63	12.36 / .84	10.56 / 1.69	***	***	14.51 / 6.84	13.99 / 12.81
–7 <sup>8</sup>	14.20 / 3.49	13.34 / 6.53	12.87 / 1.11	11.15 / 2.21	***	***	14.85 / 7.50	14.38 / 14.04
–8 <sup>8</sup>	14.26 / 3.99	13.44 / 7.46	13.23 / 1.40	11.59 / 2.75	***	***	14.89 / 8.04	14.43 / 15.06
–9 <sup>8</sup>	14.31 / 4.29	13.54 / 8.04	13.27 / 1.68	11.67 / 3.31	***	***	14.93 / 8.25	14.48 / 15.48
–10 <sup>8</sup>	14.36 / 4.45	13.64 / 8.36	13.28 / 1.89	11.75 / 3.74	***	***	14.97 / 8.50	14.53 / 15.55
–11 <sup>8</sup>	14.41 / 4.95	13.74 / 9.32	13.29 / 2.32	12.02 / 4.46	***	***	15.01 / 8.69	14.56 / 16.40
–12 <sup>8</sup>	14.46 / 5.38	13.84 / 10.08	13.52 / 2.63	12.31 / 5.03	***	***	15.05 / 9.05	14.60 / 17.03
–13 <sup>8</sup>	14.57 / 5.65	13.98 / 10.58	13.67 / 2.86	12.49 / 5.46	***	***	15.08 / 9.28	14.65 / 17.40
–14 <sup>8</sup>	14.61 / 5.97	14.07 / 11.17	13.78 / 3.14	12.67 / 5.98	***	***	15.11 / 9.51	14.69 / 17.84
–15 <sup>8</sup>	14.91 / 6.29	14.38 / 11.76	14.08 / 3.40	13.00 / 6.45	***	***	15.19 / 9.87	14.97 / 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	.28 / .16
+2	.38 / .12	.26 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.37 / .22
+1	.54 / .12	.46 / .12	.41 / .12	.34 / .12	.38 / .12	.22 / .12	.66 / .22	.65 / .34
0	1.03 / .12	.91 / .12	.77 / .12	.65 / .12	.38 / .12	.22 / .12	1.27 / .34	1.24 / .53
-1	2.37 / .12	2.09 / .12	1.80 / .12	1.54 / .12	.59 / .12	.22 / .12	2.81 / .44	2.67 / .69
-2 <sup>8</sup>	3.75 / .13	3.30 / .12	2.80 / .12	2.36 / .12	***	***	4.73 / .84	4.53 / 1.32
-3 <sup>8</sup>	5.10 / .24	4.43 / .17	3.87 / .12	3.22 / .12	***	***	6.53 / 1.48	6.34 / 2.33
-4 <sup>8</sup>	6.62 / .40	5.71 / .26	5.11 / .12	4.22 / .15	***	***	8.42 / 2.29	8.25 / 3.57
-5 <sup>8</sup>	7.95 / .61	6.85 / .41	6.24 / .17	5.16 / .24	***	***	9.97 / 3.13	9.84 / 4.87
-6 <sup>8</sup>	8.73 / .87	7.56 / .67	7.03 / .28	5.87 / .39	***	***	10.70 / 3.89	10.63 / 6.03
-7 <sup>8</sup>	9.37 / 1.12	8.19 / .94	7.69 / .42	6.49 / .57	***	***	11.29 / 4.52	11.27 / 6.98
-8 <sup>8</sup>	9.86 / 1.35	8.69 / 1.23	8.21 / .58	7.03 / .79	***	***	11.69 / 5.03	11.71 / 7.75
-9 <sup>8</sup>	10.07 / 1.57	8.97 / 1.51	8.52 / .73	7.39 / 1.02	***	***	11.78 / 5.38	11.83 / 8.30
-10 <sup>8</sup>	10.10 / 1.76	9.09 / 1.77	8.67 / .89	7.63 / 1.24	***	***	11.88 / 5.57	11.95 / 8.70
-11 <sup>8</sup>	10.52 / 2.02	9.55 / 2.10	9.16 / 1.08	8.15 / 1.51	***	***	11.98 / 6.15	12.10 / 9.47
-12 <sup>8</sup>	10.84 / 2.22	9.91 / 2.37	9.52 / 1.24	8.56 / 1.74	***	***	12.22 / 6.52	12.36 / 10.02
-13 <sup>8</sup>	11.03 / 2.35	10.14 / 2.55	9.74 / 1.36	8.82 / 1.91	***	***	12.40 / 6.73	12.55 / 10.34
-14 <sup>8</sup>	11.25 / 2.52	10.41 / 2.78	10.02 / 1.50	9.14 / 2.11	***	***	12.54 / 7.02	12.71 / 10.79
-15 <sup>8</sup>	11.57 / 2.67	10.75 / 2.98	10.35 / 1.62	9.49 / 2.29	***	***	12.83 / 7.31	13.01 / 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 EC
	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	.59 / .12	.51 / .19	.34 / .08	.29 / .08	No BFE <sup>6</sup>
+2 to +4	1.71 / .19	1.44 / .35	.80 / .08	.70 / .08	
+1	3.30 / .24	2.75 / .47	1.45 / .10	1.58 / .14	
0 or below	***	***	***	***	
+2 or more	.58 / .10	.50 / .18	.33 / .08	.28 / .09	With BFE <sup>7</sup>
0 to +1	2.72 / .21	2.28 / .39	1.22 / .09	1.06 / .10	
-1	6.44 / .35	5.33 / .67	2.75 / .16	2.41 / .33	
-2 or below	***	***	***	***	
No EC <sup>8</sup>	8.05 / 1.30	6.67 / .90	3.52 / .80	3.01 / .96	No EC

- 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.
- Pre-FIRM buildings may use this table if the rates are more favorable to the insured.
- 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 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.
- Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
- In A Zones where BFEs are not available, the BFE may be provided by Federal, state, or local government agencies, such as the United States Geological Survey, United States Army Corps of Engineers, Department of Transportation, or Division of Water Resources. In these cases, the insurer should document in the policy file the source of the BFE used for rating.
- For policies with effective dates on or after October 1, 2011, the No EC rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an EC.

**\*\*\* 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>	8.60 / 1.50	10.38 / 3.96	6.97 / 1.50	7.56 / 3.71	6.01 / 1.50	6.76 / 2.99	10.50 / 1.94	10.50 / 2.27
-1 <sup>9</sup>	11.43 / 9.98	11.43 / 14.73	11.43 / 9.98	11.43 / 12.58	11.43 / 8.56	11.43 / 12.04	***	***
-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>	4.71 / 3.26	5.16 / 5.16	4.71 / 2.99	5.16 / 5.16	3.90 / 2.41	3.90 / 2.52	4.71 / 3.63	5.16 / 5.77
-1 <sup>9</sup>	9.79 / 7.34	9.61 / 12.11	5.97 / 5.97	6.83 / 7.64	4.61 / 2.47	6.14 / 4.08	***	***
-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	1.08	1.08	1.79	2.19	2.91
+2	1.47	1.52	2.18	2.65	3.43
+1	1.95	2.01	2.68	3.19	4.02
0	2.55	2.64	3.29	3.85	4.72
-1	3.29	3.41	4.04	4.67	5.59
-2	4.14	4.27	4.88	5.63	6.70
-3	5.10	5.26	5.85	6.68	7.89
-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**

<b>SUBMIT FOR RATING</b>
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**1981 POST-FIRM UNNUMBERED V ZONE**

<b>SUBMIT FOR RATING</b>
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**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	1.35	1.43	2.26	2.83	3.95
+3	1.42	1.52	2.72	3.43	4.76
+2	1.91	2.05	3.27	4.09	5.56
+1	2.41	2.67	3.85	4.73	6.30
0	3.14	3.44	4.46	5.39	7.00
–1 <sup>8</sup>	3.98	4.09	5.03	6.00	7.62
–2 <sup>8</sup>	4.68	4.82	5.75	6.76	8.39
–3 <sup>8</sup>	5.57	5.75	6.66	7.73	9.39
–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**

<b>SUBMIT FOR RATING</b>
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### 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	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	With Basement	1.25 / .44	1.93 / .64	1.25 / .44		1.34 / .44		1.34 / .44	
	With Enclosure	1.25 / .48	1.93 / .72	1.25 / .48		1.34 / .48		1.34 / .48	
	Elevated on Crawlspace	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	Non-Elevated with Subgrade Crawlspace	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	Manufactured (Mobile) Home <sup>5</sup>	1.12 / .56	1.73 / .55					1.34 / .60	
CONTENTS LOCATION	Basement & Above				2.17 / .82		2.17 / .82		2.22 / .89
	Enclosure & Above				2.17 / .93		2.17 / .93		2.22 / 1.03
	Lowest Floor Only – Above Ground Level				1.73 / .86		1.73 / .86		1.37 / .64
	Lowest Floor Above Ground Level and Higher Floors				1.73 / .55		1.73 / .55		1.37 / .45
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>5</sup>								1.20 / .77

#### 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	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	With Basement	1.25 / .44	1.93 / .64	1.25 / .44		1.34 / .44		1.34 / .44	
	With Enclosure	1.25 / .48	1.93 / .72	1.25 / .48		1.34 / .48		1.34 / .48	
	Elevated on Crawlspace	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	Non-Elevated with Subgrade Crawlspace	1.12 / .32	1.73 / .55	1.12 / .32		1.06 / .32		1.06 / .32	
	Manufactured (Mobile) Home <sup>5</sup>	1.12 / .56	1.73 / .55					1.34 / .60	
CONTENTS LOCATION	Basement & Above				2.17 / .82		2.17 / .82		2.22 / .89
	Enclosure & Above				2.17 / .93		2.17 / .93		2.22 / 1.03
	Lowest Floor Only – Above Ground Level				1.73 / .86		1.73 / .86		1.37 / .64
	Lowest Floor Above Ground Level and Higher Floors				1.73 / .55		1.73 / .55		1.37 / .45
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>5</sup>								1.20 / .77

- 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 / .09	.28 / .13	.27 / .08	.22 / .08	.24 / .08	.20 / .08	.32 / .16	.31 / .29
+3	.35 / .09	.32 / .15	.31 / .08	.25 / .08	.27 / .08	.23 / .09	.37 / .18	.35 / .33
+2	.51 / .11	.46 / .20	.44 / .08	.36 / .08	.32 / .08	.28 / .10	.54 / .24	.50 / .44
+1	.96 / .17	.84 / .31	.80 / .08	.66 / .09	.46 / .08	.36 / .12	1.02 / .32	.95 / .60
0	1.12 / .32	1.06 / .32	1.12 / .32	1.06 / .32	.68 / .08	.58 / .14	1.12 / .32	1.34 / .60
-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	.28 / .16
+2	.38 / .12	.26 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.37 / .22
+1	.54 / .12	.46 / .12	.41 / .12	.34 / .12	.38 / .12	.22 / .12	.66 / .22	.65 / .34
0	1.03 / .12	.91 / .12	.77 / .12	.65 / .12	.38 / .12	.22 / .12	1.27 / .34	1.20 / .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)	15%

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

**ATTACHMENT C**

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

**EFFECTIVE JANUARY 1, 2022**

**EFFECTIVE JANUARY 1, 2022****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	\$185	\$ 20,000	\$ 8,000	\$146
\$ 30,000	\$ 12,000	\$233	\$ 30,000	\$ 12,000	\$193
\$ 50,000	\$ 20,000	\$312	\$ 50,000	\$ 20,000	\$271
\$ 75,000	\$ 30,000	\$375	\$ 75,000	\$ 30,000	\$329
\$100,000	\$ 40,000	\$415	\$100,000	\$ 40,000	\$371
\$125,000	\$ 50,000	\$439	\$125,000	\$ 50,000	\$393
\$150,000	\$ 60,000	\$466	\$150,000	\$ 60,000	\$422
\$200,000	\$ 80,000	\$520	\$200,000	\$ 80,000	\$466
\$250,000	\$100,000	\$561	\$250,000	\$100,000	\$501

**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	\$ 29	\$ 8,000	\$ 58
\$ 12,000	\$ 54	\$ 12,000	\$ 97
\$ 20,000	\$101	\$ 20,000	\$152
\$ 30,000	\$124	\$ 30,000	\$182
\$ 40,000	\$141	\$ 40,000	\$208
\$ 50,000	\$161	\$ 50,000	\$235
\$ 60,000	\$180	\$ 60,000	\$260
\$ 80,000	\$216	\$ 80,000	\$291
\$100,000	\$254	\$100,000	\$323

**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 attached garages without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with attached garages that have proper openings.



**EFFECTIVE JANUARY 1, 2022****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	\$207	\$228	\$247	\$268	\$288	\$304	\$321	\$335	\$352
	\$ 30,000	\$228	\$248	\$269	\$290	\$308	\$325	\$343	\$357	\$374
	\$ 50,000	\$279	\$302	\$323	\$343	\$361	\$378	\$396	\$409	\$427
	\$ 75,000	\$305	\$327	\$347	\$367	\$385	\$404	\$421	\$434	\$451
	\$100,000	\$339	\$361	\$382	\$401	\$421	\$437	\$453	\$469	\$484
	\$125,000	\$347	\$368	\$386	\$407	\$427	\$443	\$461	\$476	\$491
	\$150,000	\$354	\$375	\$396	\$415	\$432	\$451	\$468	\$483	\$498
	\$200,000	\$401	\$423	\$443	\$463	\$482	\$498	\$515	\$529	\$545
	\$250,000	\$428	\$450	\$469	\$490	\$507	\$523	\$541	\$558	\$570
	\$300,000	\$450	\$469	\$488	\$506	\$523	\$539	\$558	\$570	\$587
	\$350,000	\$469	\$490	\$507	\$526	\$543	\$559	\$576	\$589	\$603
	\$400,000	\$488	\$506	\$524	\$544	\$560	\$575	\$592	\$604	\$620
	\$450,000	\$505	\$523	\$541	\$560	\$575	\$590	\$607	\$621	\$634
	\$500,000	\$520	\$538	\$558	\$575	\$589	\$603	\$621	\$634	\$646

**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	\$162	\$182	\$197	\$215	\$232	\$246	\$260	\$275	\$288
	\$ 30,000	\$191	\$208	\$224	\$240	\$258	\$271	\$288	\$301	\$313
	\$ 50,000	\$245	\$262	\$278	\$294	\$312	\$327	\$342	\$354	\$367
	\$ 75,000	\$276	\$292	\$309	\$325	\$342	\$355	\$371	\$384	\$397
	\$100,000	\$304	\$321	\$336	\$353	\$368	\$384	\$399	\$411	\$426
	\$125,000	\$314	\$331	\$350	\$362	\$378	\$393	\$406	\$421	\$431
	\$150,000	\$325	\$343	\$359	\$374	\$389	\$404	\$417	\$430	\$443
	\$200,000	\$368	\$384	\$401	\$417	\$431	\$447	\$461	\$472	\$485
	\$250,000	\$390	\$407	\$426	\$440	\$454	\$469	\$483	\$496	\$507
	\$300,000	\$427	\$439	\$454	\$468	\$482	\$496	\$506	\$518	\$530
	\$350,000	\$450	\$461	\$478	\$490	\$503	\$513	\$526	\$537	\$549
	\$400,000	\$470	\$482	\$497	\$507	\$519	\$532	\$544	\$555	\$567
	\$450,000	\$491	\$501	\$513	\$524	\$537	\$547	\$560	\$569	\$583
	\$500,000	\$507	\$516	\$530	\$541	\$550	\$565	\$575	\$584	\$598

**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 has proper openings.

**EFFECTIVE JANUARY 1, 2022****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	\$1,334	\$1,737	\$2,118	\$2,484	\$2,834	\$3,165	\$3,479	\$3,775	\$4,054	\$4,316
	\$100,000	\$1,914	\$2,315	\$2,697	\$3,062	\$3,411	\$3,742	\$4,056	\$4,354	\$4,630	\$4,892
	\$150,000	\$2,316	\$2,713	\$3,092	\$3,453	\$3,798	\$4,126	\$4,437	\$4,731	\$5,005	\$5,266
	\$200,000	\$2,544	\$2,943	\$3,320	\$3,681	\$4,027	\$4,356	\$4,668	\$4,959	\$5,236	\$5,494
	\$250,000	\$2,706	\$3,103	\$3,482	\$3,842	\$4,188	\$4,516	\$4,827	\$5,119	\$5,397	\$5,656
	\$300,000	\$2,884	\$3,280	\$3,659	\$4,020	\$4,365	\$4,693	\$5,004	\$5,298	\$5,572	\$5,832
	\$350,000	\$3,081	\$3,476	\$3,855	\$4,218	\$4,561	\$4,890	\$5,198	\$5,492	\$5,768	\$6,028
	\$400,000	\$3,210	\$3,605	\$3,984	\$4,346	\$4,690	\$5,020	\$5,328	\$5,621	\$5,896	\$6,157
	\$450,000	\$3,356	\$3,754	\$4,131	\$4,494	\$4,838	\$5,165	\$5,474	\$5,768	\$6,043	\$6,302
	\$500,000	\$3,517	\$3,915	\$4,292	\$4,654	\$4,999	\$5,327	\$5,636	\$5,928	\$6,204	\$6,463

**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	\$ 819	\$1,033	\$1,239	\$1,434	\$1,620	\$1,795	\$1,963	\$2,121	\$2,269	\$2,408
	\$100,000	\$1,118	\$1,332	\$1,535	\$1,731	\$1,917	\$2,093	\$2,262	\$2,418	\$2,567	\$2,707
	\$150,000	\$1,325	\$1,536	\$1,740	\$1,934	\$2,116	\$2,291	\$2,458	\$2,615	\$2,760	\$2,899
	\$200,000	\$1,554	\$1,766	\$1,967	\$2,162	\$2,346	\$2,520	\$2,685	\$2,843	\$2,990	\$3,127
	\$250,000	\$1,707	\$1,919	\$2,121	\$2,315	\$2,499	\$2,673	\$2,837	\$2,996	\$3,142	\$3,280
	\$300,000	\$1,869	\$2,082	\$2,284	\$2,478	\$2,661	\$2,835	\$3,002	\$3,158	\$3,304	\$3,443
	\$350,000	\$1,956	\$2,169	\$2,372	\$2,565	\$2,750	\$2,923	\$3,089	\$3,244	\$3,391	\$3,531
	\$400,000	\$2,054	\$2,266	\$2,468	\$2,661	\$2,845	\$3,020	\$3,186	\$3,342	\$3,489	\$3,627
	\$450,000	\$2,160	\$2,372	\$2,574	\$2,767	\$2,951	\$3,126	\$3,292	\$3,447	\$3,594	\$3,733
	\$500,000	\$2,274	\$2,486	\$2,688	\$2,883	\$3,066	\$3,240	\$3,405	\$3,563	\$3,708	\$3,846

**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	\$ 199	\$ 50,000	\$ 486
\$100,000	\$ 316	\$100,000	\$ 752
\$150,000	\$ 428	\$150,000	\$1,001
\$200,000	\$ 541	\$200,000	\$1,259
\$250,000	\$ 656	\$250,000	\$1,517
\$300,000	\$ 772	\$300,000	\$1,778
\$350,000	\$ 887	\$350,000	\$2,037
\$400,000	\$1,001	\$400,000	\$2,295
\$450,000	\$1,112	\$450,000	\$2,554
\$500,000	\$1,226	\$500,000	\$2,814

**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 has proper openings.

**EFFECTIVE JANUARY 1, 2022****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	\$185	\$ 20,000	\$ 8,000	\$146
\$ 30,000	\$ 12,000	\$233	\$ 30,000	\$ 12,000	\$193
\$ 50,000	\$ 20,000	\$312	\$ 50,000	\$ 20,000	\$271
\$ 75,000	\$ 30,000	\$375	\$ 75,000	\$ 30,000	\$329
\$100,000	\$ 40,000	\$415	\$100,000	\$ 40,000	\$371
\$125,000	\$ 50,000	\$439	\$125,000	\$ 50,000	\$393
\$150,000	\$ 60,000	\$466	\$150,000	\$ 60,000	\$422
\$200,000	\$ 80,000	\$520	\$200,000	\$ 80,000	\$466
\$250,000	\$100,000	\$561	\$250,000	\$100,000	\$501

**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	\$ 29	\$ 8,000	\$ 58
\$ 12,000	\$ 54	\$ 12,000	\$ 97
\$ 20,000	\$101	\$ 20,000	\$152
\$ 30,000	\$124	\$ 30,000	\$182
\$ 40,000	\$141	\$ 40,000	\$208
\$ 50,000	\$161	\$ 50,000	\$235
\$ 60,000	\$180	\$ 60,000	\$260
\$ 80,000	\$216	\$ 80,000	\$291
\$100,000	\$254	\$100,000	\$323

**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 has proper openings.

**EFFECTIVE JANUARY 1, 2022****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	\$207	\$228	\$247	\$268	\$288	\$304	\$321	\$335	\$352
	\$ 30,000	\$228	\$248	\$269	\$290	\$308	\$325	\$343	\$357	\$374
	\$ 50,000	\$279	\$302	\$323	\$343	\$361	\$378	\$396	\$409	\$427
	\$ 75,000	\$305	\$327	\$347	\$367	\$385	\$404	\$421	\$434	\$451
	\$100,000	\$339	\$361	\$382	\$401	\$421	\$437	\$453	\$469	\$484
	\$125,000	\$347	\$368	\$386	\$407	\$427	\$443	\$461	\$476	\$491
	\$150,000	\$354	\$375	\$396	\$415	\$432	\$451	\$468	\$483	\$498
	\$200,000	\$401	\$423	\$443	\$463	\$482	\$498	\$515	\$529	\$545
	\$250,000	\$428	\$450	\$469	\$490	\$507	\$523	\$541	\$558	\$570
	\$300,000	\$450	\$469	\$488	\$506	\$523	\$539	\$558	\$570	\$587
	\$350,000	\$469	\$490	\$507	\$526	\$543	\$559	\$576	\$589	\$603
	\$400,000	\$488	\$506	\$524	\$544	\$560	\$575	\$592	\$604	\$620
	\$450,000	\$505	\$523	\$541	\$560	\$575	\$590	\$607	\$621	\$634
	\$500,000	\$520	\$538	\$558	\$575	\$589	\$603	\$621	\$634	\$646

**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	\$162	\$182	\$197	\$215	\$232	\$246	\$260	\$275	\$288
	\$ 30,000	\$191	\$208	\$224	\$240	\$258	\$271	\$288	\$301	\$313
	\$ 50,000	\$245	\$262	\$278	\$294	\$312	\$327	\$342	\$354	\$367
	\$ 75,000	\$276	\$292	\$309	\$325	\$342	\$355	\$371	\$384	\$397
	\$100,000	\$304	\$321	\$336	\$353	\$368	\$384	\$399	\$411	\$426
	\$125,000	\$314	\$331	\$350	\$362	\$378	\$393	\$406	\$421	\$431
	\$150,000	\$325	\$343	\$359	\$374	\$389	\$404	\$417	\$430	\$443
	\$200,000	\$368	\$384	\$401	\$417	\$431	\$447	\$461	\$472	\$485
	\$250,000	\$390	\$407	\$426	\$440	\$454	\$469	\$483	\$496	\$507
	\$300,000	\$427	\$439	\$454	\$468	\$482	\$496	\$506	\$518	\$530
	\$350,000	\$450	\$461	\$478	\$490	\$503	\$513	\$526	\$537	\$549
	\$400,000	\$470	\$482	\$497	\$507	\$519	\$532	\$544	\$555	\$567
	\$450,000	\$491	\$501	\$513	\$524	\$537	\$547	\$560	\$569	\$583
	\$500,000	\$507	\$516	\$530	\$541	\$550	\$565	\$575	\$584	\$598

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 has proper openings.

**EFFECTIVE JANUARY 1, 2022****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	\$1,334	\$1,737	\$2,118	\$2,484	\$2,834	\$3,165	\$3,479	\$3,775	\$4,054	\$4,316
	\$100,000	\$1,914	\$2,315	\$2,697	\$3,062	\$3,411	\$3,742	\$4,056	\$4,354	\$4,630	\$4,892
	\$150,000	\$2,316	\$2,713	\$3,092	\$3,453	\$3,798	\$4,126	\$4,437	\$4,731	\$5,005	\$5,266
	\$200,000	\$2,544	\$2,943	\$3,320	\$3,681	\$4,027	\$4,356	\$4,668	\$4,959	\$5,236	\$5,494
	\$250,000	\$2,706	\$3,103	\$3,482	\$3,842	\$4,188	\$4,516	\$4,827	\$5,119	\$5,397	\$5,656
	\$300,000	\$2,884	\$3,280	\$3,659	\$4,020	\$4,365	\$4,693	\$5,004	\$5,298	\$5,572	\$5,832
	\$350,000	\$3,081	\$3,476	\$3,855	\$4,218	\$4,561	\$4,890	\$5,198	\$5,492	\$5,768	\$6,028
	\$400,000	\$3,210	\$3,605	\$3,984	\$4,346	\$4,690	\$5,020	\$5,328	\$5,621	\$5,896	\$6,157
	\$450,000	\$3,356	\$3,754	\$4,131	\$4,494	\$4,838	\$5,165	\$5,474	\$5,768	\$6,043	\$6,302
	\$500,000	\$3,517	\$3,915	\$4,292	\$4,654	\$4,999	\$5,327	\$5,636	\$5,928	\$6,204	\$6,463

**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	\$ 819	\$1,033	\$1,239	\$1,434	\$1,620	\$1,795	\$1,963	\$2,121	\$2,269	\$2,408
	\$100,000	\$1,118	\$1,332	\$1,535	\$1,731	\$1,917	\$2,093	\$2,262	\$2,418	\$2,567	\$2,707
	\$150,000	\$1,325	\$1,536	\$1,740	\$1,934	\$2,116	\$2,291	\$2,458	\$2,615	\$2,760	\$2,899
	\$200,000	\$1,554	\$1,766	\$1,967	\$2,162	\$2,346	\$2,520	\$2,685	\$2,843	\$2,990	\$3,127
	\$250,000	\$1,707	\$1,919	\$2,121	\$2,315	\$2,499	\$2,673	\$2,837	\$2,996	\$3,142	\$3,280
	\$300,000	\$1,869	\$2,082	\$2,284	\$2,478	\$2,661	\$2,835	\$3,002	\$3,158	\$3,304	\$3,443
	\$350,000	\$1,956	\$2,169	\$2,372	\$2,565	\$2,750	\$2,923	\$3,089	\$3,244	\$3,391	\$3,531
	\$400,000	\$2,054	\$2,266	\$2,468	\$2,661	\$2,845	\$3,020	\$3,186	\$3,342	\$3,489	\$3,627
	\$450,000	\$2,160	\$2,372	\$2,574	\$2,767	\$2,951	\$3,126	\$3,292	\$3,447	\$3,594	\$3,733
	\$500,000	\$2,274	\$2,486	\$2,688	\$2,883	\$3,066	\$3,240	\$3,405	\$3,563	\$3,708	\$3,846

**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	\$ 199	\$ 50,000	\$ 486
\$100,000	\$ 316	\$100,000	\$ 752
\$150,000	\$ 428	\$150,000	\$1,001
\$200,000	\$ 541	\$200,000	\$1,259
\$250,000	\$ 656	\$250,000	\$1,517
\$300,000	\$ 772	\$300,000	\$1,778
\$350,000	\$ 887	\$350,000	\$2,037
\$400,000	\$1,001	\$400,000	\$2,295
\$450,000	\$1,112	\$450,000	\$2,554
\$500,000	\$1,226	\$500,000	\$2,814

**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 has proper openings.

**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. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	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 Newly Mapped policy 3. 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

**NEWLY MAPPED TABLE 6G. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE  
JANUARY 1, 2022 THROUGH DECEMBER 31, 2022**

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. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.000
Jan 2020 - Dec 2020	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	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 Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2022 - Dec 2022	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

**ATTACHMENT D**  
**UPDATED CRS COMMUNITY LIST**  
**EFFECTIVE APRIL 1, 2021**

### CRS Classifications Effective April 1, 2021

The following table reflects the communities that FEMA has reviewed recently to verify their eligibility for these CRS Classifications. All other CRS community statuses remain unchanged from October 2020.

A single number denotes that a community maintained its current CRS Class. It may also indicate that a community is newly entering the CRS. For those communities changing classifications, their current class appears first, followed by the new class effective April 1, 2021.

	<b>NFIP#</b>	<b>Community</b>	<b>Letter</b>	<b>Type</b>	<b>Class</b>
CA	060090	Lake County	C	M	8-7
CA	060636	Lake Elsinore, City of	B	C	8
CA	060388	Newman, City of	B	C	9
CA	060427	Yuba County	D	C	6-7
DE	100041	Lewes, City of	C	C	9-8
FL	120290	Altamonte Springs, City of	B	C	7
FL	120193	Atlantis, City of	F	R	7-10
FL	120373	Cedar Key, City of	A	NA	10-9
FL	120080	Escambia County	D-1	C	6-7
FL	120172	Fernandina Beach, City of	C	M	7-6
FL	120643	Hialeah, City of	B-1	C	7
FL	120112	Hillsborough County	B-1	C	5
FL	120077	Jacksonville, City of	B-1	C	6
FL	120648	Key Biscayne, Village of	D-1	C	7-8
FL	120421	Lake County	B	C	7
FL	120416	Lake Mary, City of	C	C	6-5
FL	120267	Lakeland, City of	B	C	7
FL	120649	Medley, Town of	A	NA	10-9
FL	125134	Ocean Ridge, Town of	C	C	7-6
FL	120223	Palm Springs, Village of	C	C	8-6
FL	120053	Pembroke Pines, City of	B	C	7
FL	125138	Pensacola Beach - Santa Rosa Island Authority	B-1	C	5
FL	120251	Pinellas Park, City of	B	C	6
FL	120328	Sunrise, City of	B	C	7
FL	120115	Temple Terrace, City of	D	C	6-8
FL	120228	Tequesta, Village of	B	C	7
FL	120147	Yankeetown, Town of	B	C	6
GA	130165	Griffin, City of	D	C	5-6
GA	130201	Jekyll Island, State Park Authority	B	C	5
GA	130261	Pooler, City of	B	C	6
ID	160009	Bannock County	D	C	8-9
ID	160206	Bonner County	I	R	8-10
ID	160212	Elmore County	B	C	9
IL	170357	Lake County	B	C	6
IL	170374	Lake Forest, City of	B	C	7
IL	170132	Northbrook, Village of	C	C	7-6
IL	170214	Oak Brook, Village of	B	C	7
IL	170224	Wood Dale, City of	B	C	5



IN	180080	Hamilton County	B	C	7
IN	180415	Hendricks County	C	C	8-7
IN	180013	Lebanon, City of	D	C	7-8
KS	200363	Kansas City, City of	D	C	6-7
LA	225193	Baker, City of	B	C	9
LA	220103	Carencro, City of	C	C	8-7
LA	220008	Rayne, City of	B	C	9
LA	220204	Slidell, City of	C-1	M	9-8
LA	220164	St. John the Baptist Parish	C	C	8-7
MD	240087	Baltimore, City of	B-1	C	5
MA	255218	Provincetown, Town of	C	C	9-8
NV	320001	Carson City, City of	B	C	6
NV	320008	Douglas County	B	C	6
NV	320019	Washoe County	C	C	7-6
NH	330101	Peterborough, Town of	B	C	8
NJ	340427	Bedminster, Township of	B	C	6
NJ	345291	Cranford, Township of	B	C	7
NJ	340473	Roselle Park, Borough of	B	C	8
NJ	345323	Stone Harbor, Borough of	B-1	C	5
NJ	345327	Wayne, Township of	B	C	7
NJ	340081	Westwood, Borough of	B	C	8
NY	365338	Long Beach, City of	B	C	7
NY	360932	Scarsdale, Village of	B	C	8
NC	370183	Bayboro, Town of	C	M	9-8
NC	370465	Cedar Point, Town of	C	M	9-8
NC	370158	Mecklenburg County	C	C	6-5
NC	370426	Mesic, Town of	C	M	9-8
NC	375357	Ocean Isle Beach, Town of	B	C	8
NC	370279	Oriental, Town of	C	M	9-8
NC	370437	Stonewall, Town of	C	M	9-8
NC	370438	Vandemere, Town of	C	M	9-8
NC	370247	Washington County	C	M	8-7
OK	400062	Enid, City of	B	C	9
OR	410175	Heppner, City of	B	C	9
OR	410257	Sheridan, City of	C	C	9-8
OR	410100	Talent, City of	B	C	8
RI	445409	Warwick, City of	B	C	9
SD	460060	Sioux Falls, City of	A	NA	10-8
TN	470211	Athens, City of	B	C	8
TN	470176	Carthage, City of	I	R	9-10
TN	470150	Cookeville, City of	B	C	9

TN	470380	Watertown, City of	B	C	9
TN	470207	Wilson County	B	C	9
TX	481209	Burnet County	I	R	9-10
TX	480083	College Station, City of	C	C	7-6
TX	485488	League City, City of	C	M	6-5
TX	480043	Live Oak, City of	B	C	7
TX	480452	Lubbock, City of	B	C	7
TX	480607	North Richland Hills, City of	B	C	7
TX	481028	Pflugerville, City of	C	C	9-7
TX	480654	Wharton, City of	B	C	9
UT	490187	Weber County	B	C	9
VT	500123	Waterbury, Town of	C	C	9-8
VT	500122	Waterbury, Village of	**	R	9-10
VA	515525	Fairfax County	B	C	6
VA	510183	Poquoson, City of	B	C	8
WA	530051	Ephrata, City of	B	C	8
WV	540144	Morgan County	B	C	9
WI	555562	La Crosse, City of	H	R	8-10
WY	560029	Laramie County	B	C	8