

# NFIP FLOOD INSURANCE MANUAL

## TABLE OF CONTENTS

SECTION	PAGE
<b>REFERENCE</b> .....	<b>REF 1</b>
I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM .....	REF 1
II. THE WRITE YOUR OWN PROGRAM .....	REF 1
III. TECHNICAL ASSISTANCE .....	REF 1
A. WYO Companies .....	REF 2
B. NFIP Servicing Agent (NFIP Direct) .....	REF 2
C. Special Direct Facility. ....	REF 2
IV. CONTACT INFORMATION .....	REF 2
A. NFIP Servicing Agent Contact Information for NFIP Direct Program Agents. ....	REF 2
B. NFIP General Contact Information for All NFIP Stakeholders. ....	REF 3
C. National Flood Insurance Program Bureau and Statistical Agent Regional Offices .....	REF 4
PAPERWORK BURDEN DISCLOSURE NOTICE .....	REF 6
<b>GENERAL RULES</b> .....	<b>GR 1</b>
I. COMMUNITY ELIGIBILITY .....	GR 1
A. Participating (Eligible) Communities .....	GR 1
B. Emergency Program. ....	GR 1
C. Regular Program .....	GR 1
D. Maps .....	GR 1
E. Probation .....	GR 1
F. Suspension. ....	GR 1
G. Non-Participating (Ineligible) Communities .....	GR 1
H. Coastal Barrier Resources Act .....	GR 1
I. Federal Land .....	GR 1
II. POLICIES AND PRODUCTS AVAILABLE .....	GR 1
A. Standard Flood Insurance Policy. ....	GR 1
B. Insurance Products .....	GR 3
III. BUILDING PROPERTY ELIGIBILITY .....	GR 3
A. Eligible Buildings .....	GR 3
B. Single Building .....	GR 5
C. Walls .....	GR 5
D. Determination of Building Occupancy .....	GR 5
E. Non-Principal/Non-Primary Residence Determination. ....	GR 6
IV. CONTENTS ELIGIBILITY .....	GR 6
A. Eligible Contents .....	GR 6
B. Vehicles and Equipment. ....	GR 6
C. Silos, Grain Storage Buildings, and Cisterns .....	GR 6
D. Commercial Contents Coverage .....	GR 6
V. EXAMPLES OF ELIGIBLE RISKS. ....	GR 6
A. Building Coverage .....	GR 6
B. Contents Coverage .....	GR 7
C. Condominiums .....	GR 7

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>GENERAL RULES (continued)</b>	
VI. INELIGIBLE PROPERTY . . . . .	GR 7
A. Buildings . . . . .	GR 7
B. Container-Type Buildings . . . . .	GR 7
C. Buildings Entirely Over Water . . . . .	GR 7
D. Buildings Partially Underground . . . . .	GR 7
E. Basement/Elevated Building Enclosures . . . . .	GR 7
VII. EXAMPLES OF INELIGIBLE RISKS . . . . .	GR 7
A. Building Coverage . . . . .	GR 7
B. Contents Coverage . . . . .	GR 7
C. Non-Residential Condominium Unit . . . . .	GR 8
VIII. POLICY EFFECTIVE DATE . . . . .	GR 8
A. Receipt Date (in the determination of the effective date) . . . . .	GR 8
B. Presentment of Premium Date Requirements for Loan Closing . . . . .	GR 8
C. Effective Date – New Policy . . . . .	GR 8
D. Effective Date – Endorsement . . . . .	GR 10
E. Effective Date – Renewal . . . . .	GR 11
F. Effective Date – Change/Correction . . . . .	GR 11
IX. COVERAGE . . . . .	GR 11
A. Limits of Coverage . . . . .	GR 11
B. Deductibles . . . . .	GR 11
C. Coverage D – Increased Cost of Compliance (ICC) Coverage . . . . .	GR 11
D. Reduction of Coverage Limits or Reformation . . . . .	GR 12
E. Loss Assessments . . . . .	GR 12
F. Tenant’s Coverage . . . . .	GR 13
G. Coverage for Building Items Under the Condominium Unit-Owners’ Contents Coverage . .	GR 13
X. SPECIAL RATING SITUATIONS . . . . .	GR 14
A. Tentative Rates . . . . .	GR 14
B. Submit-for-Rate . . . . .	GR 14
C. Provisional Rates . . . . .	GR 14
D. Buildings in More Than 1 Flood Zone/BFE . . . . .	GR 14
E. Different BFEs Reported . . . . .	GR 14
F. Flood Zone Discrepancies . . . . .	GR 14
XI. MISCELLANEOUS . . . . .	GR 14
A. Policy Term . . . . .	GR 14
B. Application Submission . . . . .	GR 14
C. Delivery of the Policy . . . . .	GR 15
D. Evidence of Insurance . . . . .	GR 15
E. Assignment . . . . .	GR 15
F. Transfer of Business . . . . .	GR 15
G. Agents’/Producers’ Commissions (NFIP Direct Business Only) . . . . .	GR 15
H. Contract Agent Rule . . . . .	GR 16
I. Rebating of Agents’/Producers’ Commissions (NFIP Direct and WYO Companies) . . . . .	GR 16
<b>APPLICATION . . . . .</b>	<b>APP 1</b>
I. USE OF THE FORM . . . . .	APP 1
II. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM . . . . .	APP 1
A. Policy Status . . . . .	APP 1
B. Policy Term . . . . .	APP 1

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>APPLICATION (continued)</b>	
C. Agent Information . . . . .	APP 1
D. Insured Mailing Address. . . . .	APP 1
E. Disaster Assistance. . . . .	APP 1
F. Property Location . . . . .	APP 2
G. Mortgagee . . . . .	APP 2
H. Second Mortgagee/Other. . . . .	APP 2
I. Community . . . . .	APP 2
J. Building. . . . .	APP 3
K. Contents. . . . .	APP 5
L. Construction Data . . . . .	APP 5
M. Coverage and Rating . . . . .	APP 7
N. Signature . . . . .	APP 8
III. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM . . . . .	APP 8
A. Section I – All Building Types . . . . .	APP 8
B. Section II – Elevated Buildings . . . . .	APP 9
C. Section III – Manufactured (Mobile) Homes/Travel Trailers . . . . .	APP 10
IV. SCHEDULED BUILDING POLICY. . . . .	APP 10
V. MAILING INSTRUCTIONS . . . . .	APP 10
VI. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . . .	APP 11
<b>RATING . . . . .</b>	<b>RATE 1</b>
I. AMOUNT OF INSURANCE AVAILABLE. . . . .	RATE 1
II. RATE TABLES. . . . .	RATE 1
III. DEDUCTIBLES . . . . .	RATE 12
A. Deductible Buyback . . . . .	RATE 12
B. Changes in Deductible Amount. . . . .	RATE 12
IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE . . . . .	RATE 14
V. RATING STEPS. . . . .	RATE 15
VI. PREMIUM CALCULATION . . . . .	RATE 16
A. Emergency Program. . . . .	RATE 16
B. Regular Program . . . . .	RATE 16
VII. KEY POINTS FOR RATING . . . . .	RATE 16
A. Basic Limits and Additional Limits . . . . .	RATE 16
B. Whole Dollars . . . . .	RATE 16
C. Increased Cost of Compliance (ICC) Premium . . . . .	RATE 16
D. Federal Policy Fee . . . . .	RATE 16
E. Buildings in More Than 1 Flood Zone/BFE . . . . .	RATE 16
F. Different BFEs Reported . . . . .	RATE 17
G. Flood Zone Discrepancies . . . . .	RATE 17
H. Mortgagee on Policy – Higher Deductible Requested . . . . .	RATE 17
VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS . . . . .	RATE 17
A. Elevation Difference. . . . .	RATE 17
B. Examples . . . . .	RATE 17
C. Optional Elevation Rating . . . . .	RATE 18

**TABLE OF CONTENTS (continued)**

SECTION RATING (continued)	PAGE
IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM RATES . . . . .	RATE 18
X. AR ZONE AND AR DUAL ZONE RATING. . . . .	RATE 18
XI. POST-FIRM AO ZONE RATING . . . . .	RATE 18
XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D . . . . .	RATE 19
XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION . . . . .	RATE 19
A. Rating All V-Zone Buildings . . . . .	RATE 19
B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE . . . . .	RATE 19
C. 1975–’81 Post-FIRM V-Zone Construction . . . . .	RATE 19
D. 1981 Post-FIRM V-Zone Construction . . . . .	RATE 19
E. Elevated Buildings – Post-FIRM V-Zone Construction . . . . .	RATE 19
XIV. SPECIAL RATING SITUATIONS . . . . .	RATE 20
A. Tentative Rates . . . . .	RATE 20
B. Alternative Rates . . . . .	RATE 20
C. Special Rates . . . . .	RATE 21
D. NFIP “Grandfather” Rules – Effect of Map Revisions on Flood Insurance Rates . . . . .	RATE 21
E. Post-’81 V-Zone Optional Rating . . . . .	RATE 23
F. Policies Requiring Re-Rating . . . . .	RATE 23
G. Submit-for-Rate . . . . .	RATE 24
H. Crawlspace . . . . .	RATE 25
XV. CONTENTS LOCATION . . . . .	RATE 26
A. Single-Family Dwellings . . . . .	RATE 26
B. Multi-Family and Non-Residential Buildings . . . . .	RATE 26
XVI. FIRMS WITH WAVE HEIGHTS. . . . .	RATE 29
A. Procedure for Calculating Wave Height Adjustment . . . . .	RATE 29
B. Wave Heights in Numbered Zones V1–V30 and VE 1981 Post-FIRM Construction . . . . .	RATE 29
C. Unnumbered V Zones 1981 Post-FIRM Construction . . . . .	RATE 29
D. Rate Selection Procedure. . . . .	RATE 30
XVII. FLOODPROOFED BUILDINGS . . . . .	RATE 30
A. Elevation Difference. . . . .	RATE 30
B. Rating. . . . .	RATE 30
XVIII. THE V-ZONE RISK FACTOR RATING FORM . . . . .	RATE 31
A. Use. . . . .	RATE 31
B. Submission. . . . .	RATE 31
XIX. RATING EXAMPLES . . . . .	RATE 47
<b>CONDOMINIUMS . . . . .</b>	<b>CONDO 1</b>
IMPORTANT NOTICE TO AGENTS/PRODUCERS . . . . .	CONDO 1
I. METHODS OF INSURING CONDOMINIUMS. . . . .	CONDO 1
A. Residential Condominium: Association Coverage on Building and Contents. . . . .	CONDO 1
B. Residential Condominium: Unit Owner’s Coverage on Building and Contents . . . . .	CONDO 1
C. Non-Residential (Commercial) Condominium: Building and Contents . . . . .	CONDO 1
D. Non-Residential (Commercial) Condominium: Unit Owner’s Coverage (Contents) . . . . .	CONDO 1
II. RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) FORM . . . . .	CONDO 5
III. ELIGIBILITY REQUIREMENTS. . . . .	CONDO 5
A. General Building Eligibility . . . . .	CONDO 5
B. Condominium Building in the Course of Construction. . . . .	CONDO 5

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>CONDOMINIUMS (continued)</b>	
IV. COVERAGE . . . . .	CONDO 6
A. Property Covered . . . . .	CONDO 6
B. Coverage Limits . . . . .	CONDO 6
C. Replacement Cost . . . . .	CONDO 6
D. Coinsurance . . . . .	CONDO 6
E. Assessment Coverage . . . . .	CONDO 6
V. DEDUCTIBLES AND FEES . . . . .	CONDO 7
A. Deductibles . . . . .	CONDO 7
B. Federal Policy Fee . . . . .	CONDO 7
VI. TENTATIVE RATES AND SCHEDULED BUILDINGS . . . . .	CONDO 7
VII. COMMISSIONS (DIRECT BUSINESS ONLY). . . . .	CONDO 7
VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES. . . . .	CONDO 7
IX. APPLICATION FORM . . . . .	CONDO 7
A. Type of Building . . . . .	CONDO 7
B. Replacement Cost Value . . . . .	CONDO 8
C. Coverage . . . . .	CONDO 8
D. Rates and Fees . . . . .	CONDO 8
X. CONDOMINIUM RATING EXAMPLES . . . . .	CONDO 23
<b>LOWEST FLOOR GUIDE . . . . .</b>	<b>LFG 1</b>
I. LOWEST FLOOR DETERMINATION . . . . .	LFG 1
A. Non-Elevated Buildings . . . . .	LFG 1
B. Elevated Buildings in A Zones . . . . .	LFG 1
C. Elevated Buildings in V Zones . . . . .	LFG 2
D. Hanging Floors (A Zones and V Zones) . . . . .	LFG 3
II. USE OF ELEVATION CERTIFICATE. . . . .	LFG 3
A. Mandatory Use of Elevation Certificate . . . . .	LFG 3
B. Optional Rating Using the Elevation Certificate . . . . .	LFG 3
C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988 . . . . .	LFG 3
III. SPECIFIC BUILDING DRAWINGS . . . . .	LFG 13
<b>SPECIAL CERTIFICATIONS. . . . .</b>	<b>CERT 1</b>
I. NFIP ELEVATION CERTIFICATE. . . . .	CERT 1
II. PHOTOGRAPH REQUIREMENTS. . . . .	CERT 1
III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS . . . . .	CERT 2
A. Section A – Property Information . . . . .	CERT 2
B. Section B – Flood Insurance Rate Map (FIRM) Information . . . . .	CERT 2
C. Section C – Building Elevation Information (Survey Required) . . . . .	CERT 2
D. Section D – Surveyor, Engineer, or Architect Certification . . . . .	CERT 3
E. Section E – Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE) . . . . .	CERT 3
F. Section F – Property Owner (or Owner's Representative) Certification . . . . .	CERT 3
G. Section G – Community Information (Optional). . . . .	CERT 3
IV. FLOODPROOFING CERTIFICATE. . . . .	CERT 3
A. Purpose and Eligibility . . . . .	CERT 3
B. Specifications . . . . .	CERT 3
C. Rating . . . . .	CERT 3
D. Certification . . . . .	CERT 4

**TABLE OF CONTENTS (continued)**

SECTION	PAGE
<b>PREFERRED RISK POLICY</b> .....	<b>PRP 1</b>
I. GENERAL DESCRIPTION .....	PRP 1
II. ELIGIBILITY REQUIREMENTS .....	PRP 1
A. Flood Zone .....	PRP 1
B. Occupancy .....	PRP 1
C. Loss History .....	PRP 1
III. INELIGIBILITY .....	PRP 2
IV. DOCUMENTATION .....	PRP 2
V. RENEWAL .....	PRP 2
VI. COVERAGE LIMITATIONS .....	PRP 2
VII. REPLACEMENT COST COVERAGE .....	PRP 2
VIII. DISCOUNTS/FEEES/ICC PREMIUM .....	PRP 2
IX. DEDUCTIBLES .....	PRP 3
X. ENDORSEMENTS .....	PRP 3
XI. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO MISRATING .....	PRP 3
XII. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO A MAP REVISION, LOMA, OR LOMR. ....	PRP 3
XIII. CONVERSION OF A PRP TO A STANDARD-RATED POLICY .....	PRP 3
XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION .....	PRP 8
A. Policy Status .....	PRP 8
B. Policy Term .....	PRP 8
C. Agent Information .....	PRP 8
D. Insured Mailing Address .....	PRP 8
E. Disaster Assistance .....	PRP 8
F. First Mortgagee .....	PRP 8
G. Second Mortgagee/Other .....	PRP 8
H. Property Location .....	PRP 9
I. Community .....	PRP 9
J. Building .....	PRP 9
K. Notice – Building Eligibility .....	PRP 12
L. Premium .....	PRP 12
M. Signature .....	PRP 12
<b>MORTGAGE PORTFOLIO PROTECTION PROGRAM</b> .....	<b>MPPP 1</b>
I. BACKGROUND .....	MPPP 1
II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP .....	MPPP 1
A. General .....	MPPP 1
B. WYO Arrangement Article III – Fees .....	MPPP 2
C. Use of WYO Company Fees for Lenders/Servicers or Others .....	MPPP 2
D. Notification .....	MPPP 2
E. Eligibility .....	MPPP 2
F. Source of Offering .....	MPPP 2
G. Dual Interest .....	MPPP 2

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>MORTGAGE PORTFOLIO PROTECTION PROGRAM (continued)</b>	
H. Term of Policy . . . . .	MPPP 2
I. Coverage Offered. . . . .	MPPP 3
J. Policy Form . . . . .	MPPP 3
K. Waiting Period . . . . .	MPPP 3
L. Premium Payment . . . . .	MPPP 3
M. Underwriting – Application . . . . .	MPPP 3
N. Rates . . . . .	MPPP 3
O. Policy Declarations Page Notification Requirements. . . . .	MPPP 3
P. Policy Reformation – Policy Correction. . . . .	MPPP 4
Q. Coverage Basis – Actual Cash Value or Replacement Cost . . . . .	MPPP 4
R. Deductible . . . . .	MPPP 4
S. Federal Policy Fee . . . . .	MPPP 4
T. Renewability . . . . .	MPPP 4
U. Cancellations . . . . .	MPPP 4
V. Endorsement. . . . .	MPPP 4
W. Assignment to a Third Party . . . . .	MPPP 4
X. Article XIII – Restriction on Other Flood Insurance . . . . .	MPPP 4
Y. Participating WYO Companies . . . . .	MPPP 5
<b>GENERAL CHANGE ENDORSEMENT . . . . .</b>	<b>END 1</b>
I. ENDORSEMENT RULES . . . . .	END 1
A. Coverage Endorsements . . . . .	END 1
B. Rating Endorsements. . . . .	END 1
C. Misrated Policy . . . . .	END 2
D. Conversion of Standard-Rated Policy to PRP Due to Misrating . . . . .	END 2
E. Changing Deductibles . . . . .	END 3
F. Property Address Corrections. . . . .	END 3
II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) . . . . .	END 3
A. During the Last 90 Days of Policy Year . . . . .	END 3
B. During the Last 75 Days of Policy Year . . . . .	END 3
C. Refunds Generated from Endorsement Processing . . . . .	END 4
III. PREPARATION OF FORM . . . . .	END 4
A. General Instructions . . . . .	END 4
B. Refund Processing Procedures . . . . .	END 4
IV. ENDORSEMENT RATING EXAMPLES . . . . .	END 5
<b>POLICY RENEWALS . . . . .</b>	<b>REN 1</b>
I. GENERAL INFORMATION. . . . .	REN 1
II. RENEWAL NOTICE . . . . .	REN 1
A. Renewing for the Same Coverage – Option A . . . . .	REN 1
B. Inflation Factor – Option B . . . . .	REN 1
C. Nonrenewal and Cancellation . . . . .	REN 1
III. PREMIUM PAYMENT DUE . . . . .	REN 1
IV. FINAL NOTICE . . . . .	REN 2

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>POLICY RENEWALS (continued)</b>	
V. RENEWAL EFFECTIVE DATE DETERMINATION .....	REN 2
VI. INSUFFICIENT RENEWAL INFORMATION .....	REN 2
VII. ENDORSEMENTS DURING RENEWAL CYCLE .....	REN 2
VIII. SEVERE REPETITIVE LOSS PROPERTIES .....	REN 2
IX. TRANSFER OF BUSINESS AT RENEWAL .....	REN 2
<b>CANCELLATION/NULLIFICATION .....</b>	<b>CN 1</b>
I. PROCEDURES AND VALID REASONS .....	CN 1
A. Refund Processing Procedures .....	CN 1
B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies .....	CN 1
II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM .....	CN 7
A. Current Policy Number .....	CN 7
B. Policy Term .....	CN 7
C. Agent Information .....	CN 7
D. Insured Mailing Address .....	CN 7
E. First Mortgagee .....	CN 7
F. Other Parties Notified .....	CN 7
G. Property Location .....	CN 7
H. Cancellation Reason Code .....	CN 7
I. Refund .....	CN 7
J. Signature .....	CN 7
<b>CLAIMS .....</b>	<b>CL 1</b>
I. INSURED'S RESPONSIBILITIES .....	CL 1
A. Filing a Claim .....	CL 1
B. Appealing a Claim .....	CL 1
II. AGENT'S/PRODUCER'S RESPONSIBILITIES .....	CL 3
III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION .....	CL 3
A. Schedule and Notification .....	CL 3
B. Training .....	CL 4
C. Agent/Producer Responsibilities .....	CL 4
IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS .....	CL 4
<b>POLICY .....</b>	<b>POL 1</b>
DWELLING FORM .....	POL 3
GENERAL PROPERTY FORM .....	POL 25
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY .....	POL 45

## TABLE OF CONTENTS (continued)

SECTION	PAGE
<b>FLOOD MAPS</b> .....	<b>MAP 1</b>
I.    OVERVIEW .....	MAP 1
A.    Types of Flood Maps .....	MAP 1
B.    Map Information .....	MAP 1
C.    Communities with Unpublished Maps .....	MAP 1
D.    Unmapped Areas in Communities with Maps .....	MAP 1
II.   MAP ZONES .....	MAP 1
A.    Special Flood Hazard Areas .....	MAP 1
B.    Moderate, Minimal Hazard Areas .....	MAP 2
III.  LOCATING A SPECIFIC PROPERTY ON A MAP .....	MAP 2
IV.  CHANGING OR CORRECTING A FLOOD MAP .....	MAP 2
A.    Letter of Map Amendment (LOMA) .....	MAP 2
B.    Letter of Map Revision (LOMR) .....	MAP 3
C.    Physical Map Revision .....	MAP 3
V.   ORDERING FLOOD MAPS .....	MAP 3
A.    Ordering Instructions .....	MAP 3
B.    Prices .....	MAP 3
C.    Map Revisions .....	MAP 4
<b>PROVISIONAL RATING</b> .....	<b>PR 1</b>
I.    GENERAL DESCRIPTION .....	PR 1
II.   ELIGIBILITY REQUIREMENTS .....	PR 1
III.  REFORMATION .....	PR 1
A.    Limitations .....	PR 1
B.    Endorsement Procedure .....	PR 1
IV.  NOTIFICATION REQUIREMENTS .....	PR 2
V.   COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE .....	PR 2
A.    General Directions .....	PR 2
B.    Guidance for Determining Building Elevated on Fill .....	PR 2
VI.  PROVISIONAL RATING EXAMPLE .....	PR 4
<b>COASTAL BARRIER RESOURCES SYSTEM</b> .....	<b>CBRS 1</b>
LIST OF COMMUNITIES .....	CBRS 3
<b>COMMUNITY RATING SYSTEM</b> .....	<b>CRS 1</b>
I.    GENERAL DESCRIPTION .....	CRS 1
II.   ELIGIBILITY .....	CRS 1
III.  CLASSIFICATIONS AND DISCOUNTS .....	CRS 1
IV.  CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS .....	CRS 1
ELIGIBLE COMMUNITIES .....	CRS 3

**TABLE OF CONTENTS (continued)**

<b>SECTION</b>	<b>PAGE</b>
<b>GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES . . . . .</b>	<b>SRL 1</b>
I.    GENERAL DESCRIPTION . . . . .	SRL 1
II.   NOTIFICATION REQUIREMENTS . . . . .	SRL 1
III.  RE-UNDERWRITING REQUIREMENTS . . . . .	SRL 1
IV.  DISPUTE RESOLUTION . . . . .	SRL 1
V.   SEVERE REPETITIVE LOSS GRANT PROGRAM . . . . .	SRL 2
<b>GUIDANCE FOR LEASED FEDERAL PROPERTIES . . . . .</b>	<b>LFP 1</b>
I.    GENERAL DESCRIPTION . . . . .	LFP 1
II.   NOTIFICATION REQUIREMENTS . . . . .	LFP 1
III.  TENTATIVE RATES . . . . .	LFP 1
IV.  APPEALS . . . . .	LFP 1
<b>DEFINITIONS . . . . .</b>	<b>DEF 1</b>
<b>INDEX . . . . .</b>	<b>IND 1</b>

## LIST OF TABLES

SECTION	PAGE
<b>REFERENCE</b>	
NFIP Servicing Agent Contact Information for NFIP Direct Program Agents . . . . .	REF 2
NFIP General Contact Information for All NFIP Stakeholders . . . . .	REF 3
National Flood Insurance Program Bureau and Statistical Agent Regional Offices . . . . .	REF 4
<b>GENERAL RULES</b>	
Matching Standard Flood Insurance Policy Forms with Specific Risks . . . . .	GR 2
<b>RATING</b>	
Amount of Insurance Available . . . . .	RATE 1
Table 1. Emergency Program Rates . . . . .	RATE 1
Table 2A. Regular Program – Pre-FIRM Construction Rates . . . . .	RATE 2
Table 2B. Regular Program – Pre-FIRM Construction Rates: Non-Principal/Non-Primary Residence. . . . .	RATE 2B
Table 3A–F. Regular Program – Post-FIRM Construction Rates . . . . .	RATE 3
Table 4. Regular Program – FIRM Zone AR and AR Dual Zones . . . . .	RATE 9
Table 5. Regular Program – Pre-FIRM and Post-FIRM Elevation-Rated Rates . . . . .	RATE 10
Table 6. Tentative Rates Table. . . . .	RATE 11
Table 7. Federal Policy Fee and Probation Surcharge Table . . . . .	RATE 12
Table 8A. Standard Deductibles . . . . .	RATE 12
Table 8B. Deductible Factors . . . . .	RATE 13
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums . . . . .	RATE 14
Table 10. V-Zone Risk Rating Relativities Table . . . . .	RATE 31
<b>CONDOMINIUMS</b>	
Table 1. Condominium Underwriting Guidelines . . . . .	CONDO 2
Table 2. Condominium Rating Chart . . . . .	CONDO 3
Table 3A–D. RCBAP High-Rise Condominium Rates . . . . .	CONDO 10
Table 4A–E. RCBAP Low-Rise Condominium Rates . . . . .	CONDO 14
Table 5A–B. RCBAP High-Rise and Low-Rise Condominium Rates . . . . .	CONDO 19
Table 6. RCBAP High-Rise and Low-Rise Condominium Rates Increased Cost of Compliance (ICC) Coverage . . . . .	CONDO 21
Table 7. RCBAP Deductible Factors – All Zones . . . . .	CONDO 22
<b>SPECIAL CERTIFICATIONS</b>	
Approved Communities for Residential Basement Floodproofing Rating Credit . . . . .	CERT 5
<b>PREFERRED RISK POLICY</b>	
The PRP at a Glance . . . . .	PRP 1
Preferred Risk Policy Condominium Rating Chart . . . . .	PRP 5
PRP Coverage Limits Available Effective January 1, 2013 . . . . .	PRP 6
<b>MORTGAGE PORTFOLIO PROTECTION PROGRAM</b>	
Mortgage Portfolio Protection Program Rate and Increased Cost of Compliance (ICC) Table . . . . .	MPPP 1
<b>POLICY RENEWALS</b>	
Summary of Policy Notices . . . . .	REN 3
<b>CANCELLATION/NULLIFICATION</b>	
Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy . . . . .	CN 8

**LIST OF TABLES (continued)**

<b>SECTION</b>	<b>PAGE</b>
<b>COASTAL BARRIER RESOURCES SYSTEM</b>	
List of Communities . . . . .	CBRS 3
<b>COMMUNITY RATING SYSTEM</b>	
Table 1. CRS Premium Discount Eligibility (Regular Program Communities Only) . . . . .	CRS 2
Table 2. CRS Premium Discounts . . . . .	CRS 2
Table 3. Community Rating System Eligible Communities . . . . .	CRS 3
<b>GUIDANCE FOR LEASED FEDERAL PROPERTIES</b>	
Table 1. Tentative Rates Table . . . . .	LFP 2

## LIST OF ILLUSTRATIONS

SECTION	PAGE
<b>APPLICATION</b>	
Flood Insurance Application, Part 1 . . . . .	APP 13
Flood Insurance Application, Part 2 . . . . .	APP 14
<b>RATING</b>	
Contents Location in Non-Elevated Buildings . . . . .	RATE 26
Contents Location in Elevated Buildings . . . . .	RATE 28
V-Zone Risk Factor Rating Form and Instructions . . . . .	RATE 33
<b>CONDOMINIUM</b>	
Sample RCV Notification Letter . . . . .	CONDO 9
<b>LOWEST FLOOR GUIDE</b>	
Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual . . . . .	LFG 5
Lowest Floor Guide for Zones AO and A (without BFE) . . . . .	LFG 5
Lowest Floor Guide for Zones V, VE, V1–V30 . . . . .	LFG 7
<b>SPECIAL CERTIFICATIONS</b>	
Residential Basement Floodproofing Certificate . . . . .	CERT 7
Floodproofing Certificate for Non-Residential Structures . . . . .	CERT 9
Elevation Certificate and Instructions – 2012 Edition . . . . .	CERT 11
Elevation Certificate and Instructions – 2009 Edition . . . . .	CERT 27
<b>PREFERRED RISK POLICY</b>	
Flood Insurance Preferred Risk Policy Application . . . . .	PRP 13
<b>GENERAL CHANGE ENDORSEMENT</b>	
Flood Insurance General Change Endorsement . . . . .	END 13
<b>POLICY RENEWALS</b>	
Renewal Notice . . . . .	REN 4
Final Notice . . . . .	REN 6
Credit Card Payment Form . . . . .	REN 8
<b>CANCELLATION/NULLIFICATION</b>	
Flood Insurance Cancellation/Nullification Request Form . . . . .	CN 9
<b>FLOOD MAPS</b>	
Map Service Center Order Form . . . . .	MAP 5
Example of Flood Insurance Rate Map (FIRM) . . . . .	MAP 7
Sample Flood Hazard Boundary Map (FHBM) . . . . .	MAP 8
<b>PROVISIONAL RATING</b>	
Provisional Rating Questionnaire . . . . .	PR 3
Sample Notice to Accompany Provisionally Rated Policies . . . . .	PR 5
<b>GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES</b>	
Agent SDF Notification Letter . . . . .	SRL 3
Lender SDF Notification Letter . . . . .	SRL 5
Policyholder SDF Notification Letter . . . . .	SRL 7
Premium Increase Notification Letter . . . . .	SRL 9

**LIST OF ILLUSTRATIONS (continued)**

SECTION	PAGE
<b>GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES (continued)</b>	
Renewal Billing Letter Within Appeal Period . . . . .	SRL 11
Renewal Billing Letter After Appeal Period . . . . .	SRL 12
Renewal Billing Letter After Additional Loss . . . . .	SRL 13
<b>GUIDANCE FOR LEASED FEDERAL PROPERTIES</b>	
Sample Policyholder Notification Letter . . . . .	LFP 3
Sample Agent Notification Letter . . . . .	LFP 4
Sample Lender Notification Letter . . . . .	LFP 5