

ATTACHMENT B

**UPDATED RATES, DEDUCTIBLE FACTORS, AND PREMIUM TABLES
EFFECTIVE APRIL 1, 2015**

RATING

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

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

I. AMOUNT OF INSURANCE AVAILABLE¹

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

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

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

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

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1-5

show annual rates per \$100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES

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

	BUILDING	CONTENTS
Residential	.89	1.12
Non-Residential	.97	1.91

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D²

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.89 / .81	1.12 / 1.47	.89 / .81		.89 / 1.72		.97 / 1.81	
	With Basement	.95 / 1.20	1.12 / 1.23	.95 / 1.20		.89 / 1.43		1.02 / 1.77	
	With Enclosure ³	.95 / 1.44	1.12 / 1.47	.95 / 1.44		.95 / 1.79		1.02 / 2.23	
	Elevated on Crawlspace	.89 / .81	1.12 / 1.47	.89 / .81		.89 / 1.72		.97 / 1.81	
	Non-Elevated with Subgrade Crawlspace	.89 / .81	1.12 / 1.23	.89 / .81		.89 / 1.72		.97 / 1.81	
	Manufactured (Mobile) Home ⁴	.89 / .81	1.12 / 1.47					.97 / 1.81	
CONTENTS LOCATION	Basement & Above ⁵				1.12 / 1.23		1.12 / 1.23		1.91 / 3.03
	Enclosure & Above ⁶				1.12 / 1.47		1.12 / 1.47		1.91 / 3.63
	Lowest Floor Only – Above Ground Level				1.12 / 1.47		1.12 / 1.47		1.91 / 1.59
	Lowest Floor Above Ground Level and Higher Floors				1.12 / 1.02		1.12 / 1.02		1.91 / 1.36
	Above Ground Level – More Than 1 Full Floor				.40 / .21		.40 / .21		.27 / .22
	Manufactured (Mobile) Home ⁴								1.91 / 1.59

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.16 / 2.05	1.44 / 3.51	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38	
	With Basement	1.24 / 3.05	1.44 / 2.98	1.24 / 3.05		1.24 / 5.64		1.36 / 6.51	
	With Enclosure ³	1.24 / 3.60	1.44 / 3.50	1.24 / 3.60		1.24 / 6.31		1.36 / 7.26	
	Elevated on Crawlspace	1.16 / 2.05	1.44 / 3.51	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38	
	Non-Elevated with Subgrade Crawlspace	1.16 / 2.05	1.44 / 2.98	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38	
	Manufactured (Mobile) Home ⁴	1.16 / 6.43	1.44 / 3.50					1.29 / 12.36	
CONTENTS LOCATION	Basement & Above ⁵				1.44 / 2.98		1.44 / 2.98		2.52 / 7.68
	Enclosure & Above ⁶				1.44 / 3.50		1.44 / 3.50		2.52 / 8.30
	Lowest Floor Only – Above Ground Level				1.44 / 3.50		1.44 / 3.50		2.52 / 6.96
	Lowest Floor Above Ground Level and Higher Floors				1.44 / 3.08		1.44 / 3.08		2.52 / 6.01
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67
	Manufactured (Mobile) Home ⁴								2.52 / 11.56

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure ³	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ⁴	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above ⁵				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above ⁶				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home ⁴								1.07 / .67

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

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

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

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

5 Includes subgrade crawlspace.

6 Includes crawlspace.

**TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
NON-PRIMARY RESIDENCE²**

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

FIRM ZONES A, AE, A1-A30, A0, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁴		OTHER RESIDENTIAL (CONDO UNIT) ⁴	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.30 / 1.12	1.64 / 2.02	1.30 / 1.12		1.30 / 1.12	
	With Basement	1.39 / 1.65	1.64 / 1.68	1.39 / 1.65		1.39 / 1.65	
	With Enclosure ⁵	1.39 / 1.99	1.64 / 2.02	1.39 / 1.99		1.39 / 1.99	
	Elevated on Crawlspace	1.30 / 1.12	1.64 / 2.02	1.30 / 1.12		1.30 / 1.12	
	Non-Elevated with Subgrade Crawlspace	1.30 / 1.12	1.64 / 1.68	1.30 / 1.12		1.30 / 1.12	
	Manufactured (Mobile) Home ⁶	.90 / .78	1.14 / 1.40				
CONTENTS LOCATION	Basement & Above ⁷				1.64 / 1.68		1.64 / 1.68
	Enclosure & Above ⁸				1.64 / 2.02		1.64 / 2.02
	Lowest Floor Only – Above Ground Level				1.64 / 2.02		1.64 / 2.02
	Lowest Floor Above Ground Level and Higher Floors				1.64 / 1.40		1.64 / 1.40
	Above Ground Level – More Than 1 Full Floor				.60 / .27		.60 / .27
	Manufactured (Mobile) Home ⁶						

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁴		OTHER RESIDENTIAL (CONDO UNIT) ⁴	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.68 / 2.89	2.10 / 4.95	1.68 / 2.89		1.68 / 2.89	
	With Basement	1.80 / 4.30	2.10 / 4.18	1.80 / 4.30		1.80 / 4.30	
	With Enclosure ⁵	1.80 / 5.07	2.10 / 4.93	1.80 / 5.07		1.80 / 5.07	
	Elevated on Crawlspace	1.68 / 2.89	2.10 / 4.95	1.68 / 2.89		1.68 / 2.89	
	Non-Elevated with Subgrade Crawlspace	1.68 / 2.89	2.10 / 4.18	1.68 / 2.89		1.68 / 2.89	
	Manufactured (Mobile) Home ⁶	1.68 / 10.38	2.10 / 4.93				
CONTENTS LOCATION	Basement & Above ⁷				2.10 / 4.18		2.10 / 4.18
	Enclosure & Above ⁸				2.10 / 4.93		2.10 / 4.93
	Lowest Floor Only – Above Ground Level				2.10 / 4.93		2.10 / 4.93
	Lowest Floor Above Ground Level and Higher Floors				2.10 / 4.33		2.10 / 4.33
	Above Ground Level – More Than 1 Full Floor				.79 / .65		.79 / .65
	Manufactured (Mobile) Home ⁶						

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39	
	With Enclosure ⁵	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27	
	Manufactured (Mobile) Home ⁶	1.00 / .49	1.53 / .48				
CONTENTS LOCATION	Basement & Above ⁷				1.94 / .72		1.94 / .72
	Enclosure & Above ⁸				1.94 / .83		1.94 / .83
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16
	Manufactured (Mobile) Home ⁶						

- 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 FIRM, whichever is later.
- 2 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.
- 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 Individually owned unit in the condominium form of ownership located within a multi-unit building.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 Includes crawlspace.

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
SEVERE REPETITIVE LOSS PROPERTIES²**

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

FIRM ZONES A, AE, A1-A30, AO, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.03 / 1.05	1.31 / 1.88	1.03 / 1.05	
	With Basement	1.10 / 1.55	1.31 / 1.57	1.10 / 1.55	
	With Enclosure ⁴	1.10 / 1.86	1.31 / 1.88	1.10 / 1.86	
	Elevated on Crawlspace	1.03 / 1.05	1.31 / 1.88	1.03 / 1.05	
	Non-Elevated with Subgrade Crawlspace	1.03 / 1.05	1.31 / 1.57	1.03 / 1.05	
	Manufactured (Mobile) Home ⁵	1.03 / 1.05	1.31 / 1.88		
CONTENTS LOCATION	Basement & Above ⁶				1.31 / 1.57
	Enclosure & Above ⁷				1.31 / 1.88
	Lowest Floor Only – Above Ground Level				1.31 / 1.88
	Lowest Floor Above Ground Level and Higher Floors				1.31 / 1.31
	Above Ground Level – More Than 1 Full Floor				.47 / .26
	Manufactured (Mobile) Home ⁵				

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.34 / 2.63	1.67 / 4.50	1.34 / 2.63	
	With Basement	1.43 / 3.92	1.67 / 3.82	1.43 / 3.92	
	With Enclosure ⁴	1.43 / 4.63	1.67 / 4.49	1.43 / 4.63	
	Elevated on Crawlspace	1.34 / 2.63	1.67 / 4.50	1.34 / 2.63	
	Non-Elevated with Subgrade Crawlspace	1.34 / 2.63	1.67 / 3.82	1.34 / 2.63	
	Manufactured (Mobile) Home ⁵	1.34 / 8.30	1.67 / 4.49		
CONTENTS LOCATION	Basement & Above ⁶				1.67 / 3.82
	Enclosure & Above ⁷				1.67 / 4.49
	Lowest Floor Only – Above Ground Level				1.67 / 4.49
	Lowest Floor Above Ground Level and Higher Floors				1.67 / 3.96
	Above Ground Level – More Than 1 Full Floor				.63 / .60
	Manufactured (Mobile) Home ⁵				

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39	
	With Enclosure ⁴	1.12 / .43	1.72 / .63	1.12 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27	
	Manufactured (Mobile) Home ⁵	1.00 / .49	1.53 / .48		
CONTENTS LOCATION	Basement & Above ⁶				1.94 / .72
	Enclosure & Above ⁷				1.94 / .83
	Lowest Floor Only – Above Ground Level				1.53 / .76
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48
	Above Ground Level – More Than 1 Full Floor				.46 / .16
	Manufactured (Mobile) Home ⁵				

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 FIRM, whichever is later.

2 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

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

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

6 Includes subgrade crawlspace.

7 Includes crawlspace.

TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES ¹
SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT ²
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.97 / .89	1.22 / 1.59	.97 / .89		.97 / 1.87		1.06 / 1.97	
	With Basement	1.03 / 1.31	1.22 / 1.34	1.03 / 1.31		.97 / 1.56		1.11 / 1.92	
	With Enclosure ⁴	1.03 / 1.57	1.22 / 1.59	1.03 / 1.57		1.03 / 1.95		1.11 / 2.43	
	Elevated on Crawlspace	.97 / .89	1.22 / 1.59	.97 / .89		.97 / 1.87		1.06 / 1.97	
	Non-Elevated with Subgrade Crawlspace	.97 / .89	1.22 / 1.34	.97 / .89		.97 / 1.87		1.06 / 1.97	
	Manufactured (Mobile) Home ⁵	.97 / .89	1.22 / 1.59					1.06 / 1.97	
CONTENTS LOCATION	Basement & Above ⁶				1.22 / 1.34		1.22 / 1.34		2.07 / 3.29
	Enclosure & Above ⁷				1.22 / 1.59		1.22 / 1.59		2.07 / 3.94
	Lowest Floor Only – Above Ground Level				1.22 / 1.59		1.22 / 1.59		2.07 / 1.73
	Lowest Floor Above Ground Level and Higher Floors				1.22 / 1.11		1.22 / 1.11		2.07 / 1.48
	Above Ground Level – More Than 1 Full Floor				.44 / .22		.44 / .22		.29 / .23
	Manufactured (Mobile) Home ⁵								2.07 / 1.73

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.26 / 2.23	1.57 / 3.82	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77	
	With Basement	1.35 / 3.32	1.57 / 3.24	1.35 / 3.32		1.35 / 6.14		1.48 / 7.07	
	With Enclosure ⁴	1.35 / 3.91	1.57 / 3.81	1.35 / 3.91		1.35 / 6.85		1.48 / 7.89	
	Elevated on Crawlspace	1.26 / 2.23	1.57 / 3.82	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77	
	Non-Elevated with Subgrade Crawlspace	1.26 / 2.23	1.57 / 3.24	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77	
	Manufactured (Mobile) Home ⁵	1.26 / 6.99	1.57 / 3.81					1.40 / 13.44	
CONTENTS LOCATION	Basement & Above ⁶				1.57 / 3.24		1.57 / 3.24		2.73 / 8.35
	Enclosure & Above ⁷				1.57 / 3.81		1.57 / 3.81		2.73 / 9.02
	Lowest Floor Only – Above Ground Level				1.57 / 3.81		1.57 / 3.81		2.73 / 7.56
	Lowest Floor Above Ground Level and Higher Floors				1.57 / 3.35		1.57 / 3.35		2.73 / 6.53
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73
	Manufactured (Mobile) Home ⁵								2.73 / 12.56

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure ⁴	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ⁵	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above ⁶				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above ⁷				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home ⁵								1.07 / .67

- 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 FIRM, whichever is later.
- 2 For rating purposes only, FEMA defines a substantially damaged/substantially improved building as a building that has had any reconstruction, rehabilitation, addition, or other improvement, the cost of which equals or exceeds 50% of the market value of the building before the improvement.
- 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 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 6 Includes subgrade crawlspace.
- 7 Includes crawlspace.

TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure ¹	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ²	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above ³				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above ⁴				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home ²								1.07 / .67

FIRM ZONE D

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	Non-Elevated with Subgrade Crawlspace	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	Manufactured (Mobile) Home ²	2.31 / .73	1.35 / .58					2.38 / .92	
CONTENTS LOCATION	Basement & Above ³				***		***		***
	Enclosure & Above ⁴				***		***		***
	Lowest Floor Only – Above Ground Level				1.04 / .43		1.04 / .43		1.10 / .34
	Lowest Floor Above Ground Level and Higher Floors				.85 / .27		.85 / .27		1.10 / .33
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								1.37 / .43

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

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate ⁶	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ^{7,8}	1.45 / .17	1.33 / .26	.84 / .13	1.20 / .16

- For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
- The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.
- Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.
- “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.
- “Without Certification of Compliance or Elevation Certificate” rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 7 apply.

*****SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{4,5}		MANUFACTURED (MOBILE) HOME ⁶	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.25 / .08	.20 / .09	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.29 / .14	.29 / .14
+3	.30 / .08	.28 / .11	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .15	.33 / .15
+2	.43 / .08	.38 / .12	.35 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .16	.47 / .19
+1	.76 / .10	.66 / .17	.61 / .09	.47 / .10	.46 / .09	.36 / .12	.89 / .23	.88 / .28
0	1.85 / .16	1.67 / .29	1.40 / .12	1.15 / .13	.68 / .10	.58 / .14	2.06 / .44	1.96 / .71
-1	4.74 / .33	4.24 / .46	2.80 / .32	2.99 / .15	.89 / .12	.79 / .17	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ⁴		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ⁴		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ⁴		MANUFACTURED (MOBILE) HOME ⁶	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .11
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .12
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.35 / .16
+1	.44 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.60 / .25
0	.87 / .12	.49 / .19	.69 / .12	.61 / .14	.38 / .12	.22 / .12	1.13 / .35	1.14 / .37
-1	1.18 / .43	1.08 / .47	.90 / .28	.71 / .35	.38 / .13	.22 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

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

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

*****SUBMIT FOR RATING**

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

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

**UNNUMBERED ZONE A – WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1, 2}**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential & Non-Residential	Residential ³	Non-Residential ³	
+5 or more	.47 / .08	.42 / .12	.38 / .12	.38 / .12	No Base Flood Elevation ⁴
+2 to +4	1.32 / .11	1.17 / .20	.63 / .12	.58 / .12	
+1	2.88 / .25	2.48 / .26	1.31 / .14	1.20 / .22	
0 or below	***	***	***	***	
+2 or more	.46 / .08	.41 / .10	.38 / .12	.34 / .13	With Base Flood Elevation ⁵
0 to +1	1.76 / .14	1.50 / .20	1.00 / .13	.92 / .14	
-1	5.10 / .53	4.63 / .36	2.34 / .17	2.13 / .36	
-2 or below	***	***	***	***	
No Elevation Certificate ⁶	5.85 / 1.30	6.17 / .90	3.36 / .80	2.85 / .96	No Elevation Certificate

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

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

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

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

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

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

*****SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

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

FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES²

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{3,4}		MANUFACTURED (MOBILE) HOME ⁵	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ⁶	3.82 / .68	4.61 / 1.76	3.10 / .68	3.36 / 1.65	2.68 / .68	3.00 / 1.33	5.69 / .57	8.11 / .50
-1 ⁷	7.51 / 3.82	11.15 / 6.13	6.86 / 3.82	9.62 / 4.67	5.27 / 3.73	5.51 / 5.09	***	***
-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 ³		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ³		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ³		MANUFACTURED (MOBILE) HOME ⁵	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ⁶	4.47 / 1.31	3.95 / 4.26	2.90 / 1.22	2.76 / 2.68	1.76 / 1.08	1.76 / 1.13	4.63 / 1.48	4.82 / 5.77
-1 ⁷	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	2.07 / 1.12	5.88 / 1.64	***	***
-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
0 ⁶		.56 / .25	.56 / .25	.42 / .25
-1 ⁷		.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 the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 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. See instructions in this section for V-Zone Optional Rating.
- 3 Includes subgrade crawlspace.
- 4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES¹

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.58	.58	.96	1.28	1.83
+3	.61	.61	1.10	1.48	2.07
+2	.91	.98	1.49	1.88	2.71
+1	1.28	1.33	2.03	2.58	3.25
0	1.66	1.76	2.57	3.10	3.75
-1	2.25	2.31	3.23	3.69	4.47
-2	3.10	3.25	3.91	4.42	5.82
-3	3.96	4.18	4.78	5.36	6.40
-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. See instructions in this section for V-Zone Optional Rating.

2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

3 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (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.

Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

4 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. See the Replacement Cost Ratio subsection in this 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).

*****SUBMIT FOR RATING**

1981 POST-FIRM V1-V30, VE ZONE Non-Elevated Buildings

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ³	ELEVATED BUILDINGS WITH OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.75	.75	1.94	2.38	3.20
+3	.80	.80	2.05	2.61	3.65
+2	1.08	1.08	2.24	2.83	3.92
+1	1.36	1.41	2.55	3.22	4.46
0	1.77	1.84	3.05	3.87	5.31
-1 ⁶	2.31	2.43	3.80	4.75	5.94
-2 ⁶	3.17	3.38	4.68	5.43	6.65
-3 ⁶	4.06	4.29	5.50	6.30	7.52
-4 or below ⁶	***	***	***	***	***

- 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. See instructions in this 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 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
- 4 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). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.
- 5 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. See the Replacement Cost Ratio subsection in this section for more details.
- 6 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

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

*****SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES
NOT ELEVATION-RATED RATES**

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

PRE-FIRM RATES¹

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ²	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home ²								1.07 / .67

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 FIRM, whichever is later.

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

POST-FIRM RATES

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ¹	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home ¹								1.07 / .67

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

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

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

FIRM ZONES AR and AR Dual Zones – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.25 / .08	.20 / .09	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.29 / .14	.29 / .14
+3	.30 / .08	.28 / .11	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .15	.33 / .15
+2	.43 / .08	.38 / .12	.35 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .16	.47 / .19
+1	.76 / .10	.66 / .17	.61 / .09	.47 / .10	.46 / .09	.36 / .12	.89 / .23	.88 / .28
0	1.00 / .27	.94 / .27	1.00 / .27	.94 / .27	.68 / .10	.58 / .14	1.00 / .49	1.20 / .51
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ¹		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .11
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .12
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.35 / .16
+1	.44 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.60 / .25
0	.87 / .12	.49 / .19	.69 / .12	.61 / .14	.38 / .12	.22 / .12	1.13 / .35	1.14 / .37
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

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

1 Includes subgrade crawlspace.

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

3 Use Table 4.

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

TABLE 8B. DEDUCTIBLE FACTORS^{1, 2, 3}

Single-Family and 2-4 Family Building and Contents Policies⁴

DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
\$1,000/\$1,000	1.000 ⁵	N/A	\$3,000/\$3,000	.850	.925
\$1,250/\$1,000	.995 ⁵	N/A	\$4,000/\$1,000	.925 ⁵	N/A
\$1,250/\$1,250	.980	N/A	\$4,000/\$1,250	.915	N/A
\$1,500/\$1,000	.990 ⁵	N/A	\$4,000/\$1,500	.900	.975 ⁵
\$1,500/\$1,250	.975	N/A	\$4,000/\$2,000	.875	.950
\$1,500/\$1,500	.965	1.050 ⁵	\$4,000/\$3,000	.825	.900
\$2,000/\$1,000	.975 ⁵	N/A	\$4,000/\$4,000	.775	.850
\$2,000/\$1,250	.965	N/A	\$5,000/\$1,000	.900 ⁵	N/A
\$2,000/\$1,500	.950	1.025 ⁵	\$5,000/\$1,250	.890	N/A
\$2,000/\$2,000	.925	1.000	\$5,000/\$1,500	.875	.955 ⁵
\$3,000/\$1,000	.950 ⁵	N/A	\$5,000/\$2,000	.850	.930
\$3,000/\$1,250	.940	N/A	\$5,000/\$3,000	.800	.880
\$3,000/\$1,500	.925	1.000 ⁵	\$5,000/\$4,000	.760	.830
\$3,000/\$2,000	.900	.975	\$5,000/\$5,000	.750	.810
			\$10,000/\$10,000	.600	.650

Single-Family and 2-4 Family Building-Only or Contents-Only Policies⁴

BUILDING	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	CONTENTS ⁶	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
\$1,000	1.000 ⁵	N/A	\$1,000	1.000	N/A
\$1,250	.985	N/A	\$1,250	.975	N/A
\$1,500	.970	1.040 ⁵	\$1,500	.950	1.050
\$2,000	.935	1.000	\$2,000	.900	1.000
\$3,000	.885	.945	\$3,000	.825	.915
\$4,000	.835	.890	\$4,000	.750	.830
\$5,000	.785	.840	\$5,000	.675	.750
\$10,000	.650	.700	\$10,000	.475	.525

Other Residential and Non-Residential Policies⁷

BUILDING/CONTENTS	DISCOUNT FROM		AMOUNT	BUILDING ONLY		CONTENTS ONLY	
	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized		PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
\$1,000/\$1,000	1.000 ⁵	N/A	\$1,000	1.000 ⁵	N/A	1.000	N/A
\$1,250/\$1,250	.990	N/A	\$1,250	.990	N/A	.990	N/A
\$1,500/\$1,500	.980	1.025 ⁵	\$1,500	.980	1.025 ⁵	.985	1.025
\$2,000/\$2,000	.960	1.000	\$2,000	.960	1.000	.965	1.000
\$3,000/\$3,000	.930	.970	\$3,000	.925	.965	.940	.975
\$4,000/\$4,000	.910	.950	\$4,000	.900	.935	.915	.950
\$5,000/\$5,000	.890	.930	\$5,000	.875	.910	.890	.925
\$10,000/\$10,000 ⁷	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 ⁷	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 ⁷	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 ⁷	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 ⁷	.565	.600	\$50,000	.475	.500	.550	.575

- 1 Deductible factors for the RCBAP are located in the Condominiums section of this manual.
- 2 The ICC Premium is not eligible for the deductible discount.
- 3 Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.
- 4 These deductible factors apply to condominium unit owners.
- 5 Only available if building coverage is \$100,000 or less.
- 6 These deductible factors apply to residential unit contents in an Other Residential building or in a multi-unit condominium building.
- 7 Deductibles of \$10,000 to \$50,000 are available only for Non-Residential Policies.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	.99 / .28	1.27 / .68	1.17 / .064	1.17 / .064	1.61 / .28
WITH BASEMENT	1.06 / .38	1.35 / 1.44	1.42 / .085	1.42 / .085	SUBMIT FOR RATE
WITH ENCLOSURE	1.06 / .28	1.35 / .70	1.23 / .064	1.23 / .064	
ELEVATED ON CRAWLSPACE	.99 / .28	1.27 / .68	1.17 / .064	1.17 / .064	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.99 / .28	1.27 / .68	1.17 / .064	1.17 / .064	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.12 / 1.21	1.44 / 2.95	1.94 / .72	1.94 / .72	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.12 / 1.44	1.44 / 3.47	1.94 / .83	1.94 / .83	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.12 / 1.44	1.44 / 3.47	1.53 / .76	1.53 / .76	1.04 / .43
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.12 / 1.00	1.44 / 3.05	1.53 / .48	1.53 / .48	.85 / .27
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.40 / .20	.54 / .46	.46 / .16	.46 / .16	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM²

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ^{3,4}	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ^{3,4}
+4	.33 / .042	.33 / .042
+3	.35 / .042	.34 / .042
+2	.45 / .042	.40 / .042
+1	.81 / .053	.56 / .053
0	1.61 / .064	1.44 / .064
-1 ⁴	6.10 / .160	3.48 / .128
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM²

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

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.
- 2 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 3 Includes subgrade crawlspace.
- 4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 5 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL DAMAGE/IMPROVEMENT**

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	1.08 / .30	1.38 / .74	1.17 / .064
WITH BASEMENT	1.15 / .42	1.47 / 1.57	1.42 / .085
WITH ENCLOSURE	1.15 / .30	1.47 / .76	1.23 / .064
ELEVATED ON CRAWLSPACE	1.08 / .30	1.38 / .74	1.17 / .064
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.08 / .30	1.38 / .74	1.17 / .064

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.22 / 1.32	1.57 / 3.20	1.94 / .72
ENCLOSURE/CRAWLSPACE AND ABOVE	1.22 / 1.57	1.57 / 3.77	1.94 / .83
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.22 / 1.57	1.57 / 3.77	1.53 / .76
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.22 / 1.09	1.57 / 3.32	1.53 / .48
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.44 / .21	.59 / .50	.46 / .16

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

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

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

**AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ²	.48 / .053	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3,8}	1.56 / .085	.84 / .13

**POST-FIRM UNNUMBERED A ZONE
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,4}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ⁵	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .064	.38 / .12	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.69 / .075	.63 / .12	
+1	2.76 / .180	1.31 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .053	.38 / .12	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	1.50 / .075	1.00 / .13	
-1	5.90 / .230	2.34 / .17	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	7.90 / 1.30	3.36 / .80	NO ELEVATION CERTIFICATE

- 1 Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 2 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 3 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- 4 Pre-FIRM buildings in Unnumbered A Zones with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.
- 5 For elevation-rated policies, when contents are located 1 floor or more above the lowest floor used for rating, use .35/.12.
- 6 NO BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.
- 7 WITH BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the BFE provided by the community or registered professional engineer, surveyor, or architect.
- 8 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

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TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES

BUILDING – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.17 / .064
With Basement	1.42 / .085
With Enclosure	1.23 / .064
Elevated on Crawlspace	1.17 / .064
Non-Elevated with Subgrade Crawlspace	1.17 / .064

CONTENTS – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.94 / .72
Enclosure/Crawlspace and above	1.94 / .83
Lowest floor only – above ground level	1.53 / .76
Lowest floor above ground level and higher floors	1.53 / .48
Above ground level more than 1 full floor	.46 / .16

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

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.33 / .042	.33 / .042
+3	.35 / .042	.34 / .042
+2	.45 / .042	.40 / .042
+1	.81 / .053	.56 / .053
0	1.17 / .064	1.44 / .064
-1 ³	SEE FOOTNOTE	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	BASEMENT/ENCLOSURE/ CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 ³	SEE FOOTNOTE			

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

2 Includes subgrade crawlspace.

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

TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES¹

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

**REGULAR PROGRAM — 1975–1981² POST-FIRM CONSTRUCTION³
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4, 5}	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4, 5}
0 ⁶	3.75 / .22	3.58 / .22
-1 ⁷	11.32 / .82	5.96 / .63
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁶	4.47 / 1.31	2.90 / 1.22	1.76 / 1.08	.56 / .25
-1 ⁷	9.79 / 7.34	5.77 / 5.50	2.07 / 1.12	.56 / .25
-2	***	***	***	***

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 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. See instructions in the Rating section for V-Zone Optional Rating.
- 3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 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 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

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

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

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

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.81 / .80	1.12 / 1.50	1.09 / 2.02	1.44 / 3.71	.74 / .21	1.20 / .37
	WITH BASEMENT	.88 / .98	1.12 / 1.26	1.17 / 3.49	1.44 / 3.49	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.88 / 1.17	1.12 / 1.29	1.17 / 3.81	1.44 / 3.81	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.81 / .80	1.12 / 1.50	1.09 / 2.02	1.44 / 3.71	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.81 / .80	1.12 / 1.50	1.09 / 2.02	1.44 / 3.71	.74 / .21	1.20 / .37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37	1.45 / .31	1.04 / .43
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.45 / .31	1.04 / .43
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.45 / .31	1.04 / .43
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ³		.25 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{4, 5}		1.34 / .17		.84 / .13	

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.
- 2 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 4 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- 5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

*****SUBMIT FOR RATING**

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1-4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES¹
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES²

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.95 / 1.03	1.31 / 1.91	1.26 / 2.60	1.67 / 4.77	.74 / .21	1.20 / .37
	WITH BASEMENT	1.02 / 1.26	1.31 / 1.60	1.35 / 4.49	1.67 / 4.48	.81 / .30	1.36 / .46
	WITH ENCLOSURE	1.02 / 1.50	1.31 / 1.64	1.35 / 4.90	1.67 / 4.89	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.95 / 1.03	1.31 / 1.91	1.26 / 2.60	1.67 / 4.77	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.95 / 1.03	1.31 / 1.91	1.26 / 2.60	1.67 / 4.77	.74 / .21	1.20 / .37

1 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

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

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL DAMAGE/IMPROVEMENT**
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.89 / .87	1.22 / 1.63	1.18 / 2.20	1.57 / 4.04	.74 / .21	1.20 / .37
	WITH BASEMENT	.95 / 1.07	1.22 / 1.36	1.27 / 3.80	1.57 / 3.80	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.95 / 1.27	1.22 / 1.40	1.27 / 4.14	1.57 / 4.14	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.89 / .87	1.22 / 1.63	1.18 / 2.20	1.57 / 4.04	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.89 / .87	1.22 / 1.63	1.18 / 2.20	1.57 / 4.04	.74 / .21	1.20 / .37

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

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES¹

(Including Townhouse/Rowhouse)

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.22 / .07	.21 / .07	.21 / .07
+3	.27 / .07	.22 / .07	.24 / .07
+2	.38 / .07	.27 / .07	.27 / .07
+1	.68 / .09	.40 / .08	.34 / .08
0	1.66 / .14	1.13 / .10	.61 / .09
-1 ⁴	4.25 / .29	2.52 / .28	.80 / .10
-2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

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

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is -1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 Includes subgrade crawlspace.
- 4 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

*****SUBMIT FOR RATING**

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

**REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1,2}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ³	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.47 / .08	.38 / .12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.32 / .11	.63 / .12	
+1	2.87 / .25	1.31 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.46 / .08	.38 / .12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	1.12 / .14	1.00 / .13	
-1	4.28 / .53	2.34 / .17	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	5.41 / 1.30	3.36 / .80	NO ELEVATION CERTIFICATE

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

*****SUBMIT FOR RATING**

TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

AR AND AR DUAL ZONES

REGULAR PROGRAM – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED RATES

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ²
+4	.22 / .07	.21 / .07	.21 / .07
+3	.27 / .07	.22 / .07	.24 / .07
+2	.38 / .07	.27 / .07	.27 / .07
+1	.68 / .09	.40 / .08	.34 / .08
0	.74 / .21	.74 / .21	.61 / .09
-1 ³	SEE FOOTNOTE		

CONTENTS RATES

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

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

2 Includes subgrade crawlspace.

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

TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES¹

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}

FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴
0 ⁵	3.66 / .68	2.93 / .68	2.53 / .68
-1 ⁶	7.42 / 3.88	6.79 / 3.88	4.85 / 3.52
-2	***	***	***

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}

FIRM ZONES V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR
0 ⁵	4.47 / 1.31	2.90 / 1.22	1.76 / 1.08	.56 / .25
-1 ⁶	9.79 / 7.34	5.77 / 5.50	2.07 / 1.12	.56 / .25
-2	***	***	***	.56 / .25

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 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. See instructions in the Rating section for V-Zone Optional Rating.
- 3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 4 Includes subgrade crawlspace.
- 5 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 6 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

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

SUBMIT FOR RATING

TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1–V30, VE ZONE RATES¹
ELEVATED BUILDINGS FREE OF OBSTRUCTION² BELOW THE
BEAM SUPPORTING THE BUILDING’S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ³	BUILDING RATE	CONTENTS RATE
+4 or more	.92	.58
+3	1.06	.61
+2	1.45	.97
+1	2.03	1.33
0	2.57	1.76
- 1	3.23	2.31
- 2	3.91	3.25
- 3	4.78	4.18
- 4 or lower	***	***

Rates above are only for elevated buildings. Use the *Specific Rating Guidelines* for non-elevated buildings.

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 2 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. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
- 3 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

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

*****SUBMIT FOR RATING**

TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}
ELEVATED BUILDINGS WITH OBSTRUCTION³ BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ⁴	BUILDING RATE	CONTENTS RATE
+4 or more	1.65	0.75
+3	1.77	0.80
+2	2.19	1.08
+1	2.55	1.41
0	3.05	1.84
-1 ⁵	3.80	2.43
-2 ⁵	4.68	3.38
-3 ⁵	5.50	4.29
-4 or lower ⁵	***	***

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. See instructions in the Rating section for V-Zone Optional Rating.
2. Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.
3. With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See the Rating section of this manual for details.
4. Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
5. 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: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.

*****SUBMIT FOR RATING**

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

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V-ZONE RATES

SUBMIT FOR RATING

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES¹

CATEGORY 1 – LOW-RISE CONDOMINIUM BUILDING-AND-CONTENTS POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2-4 UNITS		5 OR MORE UNITS	
BUILDING/CONTENTS	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
\$1,000/\$1,000	1.000 ²	N/A	1.000 ²	N/A	1.000 ²	N/A
\$1,250/\$1,250	.980	N/A	.990	N/A	.995	N/A
\$1,500/\$1,500	.965	1.050 ²	.980	1.025 ²	.990	1.025 ²
\$2,000/\$2,000	.925	1.000	.960	1.000	.975	1.000
\$3,000/\$3,000	.850	.925	.930	.965	.950	.975
\$4,000/\$4,000	.775	.850	.900	.930	.925	.950
\$5,000/\$5,000	.750	.810	.880	.910	.915	.930
\$10,000/\$10,000	.600	.650	.735	.765	.840	.860
\$25,000/\$25,000	.500	.550	.635	.665	.740	.760

CATEGORY 2 – LOW-RISE CONDOMINIUM BUILDING-ONLY POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2-4 UNITS		5 OR MORE UNITS	
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
\$1,000	1.000 ²	N/A	1.000 ²	N/A	1.000 ²	N/A
\$1,250	.980	N/A	.990	N/A	.995	N/A
\$1,500	.965	1.050 ²	.975	1.040 ²	.985	1.025 ²
\$2,000	.925	1.000	.950	1.000	.970	1.000
\$3,000	.865	.935	.910	.960	.940	.970
\$4,000	.815	.880	.870	.920	.920	.950
\$5,000	.765	.830	.835	.880	.900	.930
\$10,000	.630	.685	.650	.690	.830	.860
\$25,000	.530	.580	.550	.585	.730	.760

CATEGORY 3 – HIGH-RISE CONDOMINIUM POLICIES, BUILDING-AND-CONTENTS AND BUILDING-ONLY

The deductible factors are multipliers, and total deductible amounts are subject to a maximum dollar discount per annual premium.

BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
\$1,000/ \$1,000	1.000 ²	N/A	N/A
\$1,250/ \$1,250	.995	N/A	\$14
\$1,500/ \$1,500	.990	1.025 ²	\$28
\$2,000/ \$2,000	.980	1.000	\$56
\$3,000/ \$3,000	.960	.980	\$111
\$4,000/ \$4,000	.940	.960	\$166
\$5,000/ \$5,000	.920	.940	\$221
\$10,000/\$10,000	.840	.860	\$476
\$25,000/\$25,000	.740	.760	\$1,001

BUILDING ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
\$1,000	1.000 ²	N/A	N/A
\$1,250	.995	N/A	\$13
\$1,500	.985	1.025 ²	\$27
\$2,000	.970	1.000	\$55
\$3,000	.940	.970	\$110
\$4,000	.920	.950	\$165
\$5,000	.900	.930	\$220
\$10,000	.830	.860	\$475
\$25,000	.730	.760	\$1,000

1 Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.

2 Only available if building coverage is \$100,000 or less.

**TABLE 3A. PRP COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES^{1, 2, 3}**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴

WITH BASEMENT OR ENCLOSURE ⁵			WITHOUT BASEMENT OR ENCLOSURE ⁶		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$167	\$ 20,000	\$ 8,000	\$137
\$ 30,000	\$ 12,000	\$203	\$ 30,000	\$ 12,000	\$173
\$ 50,000	\$ 20,000	\$262	\$ 50,000	\$ 20,000	\$233
\$ 75,000	\$ 30,000	\$311	\$ 75,000	\$ 30,000	\$276
\$100,000	\$ 40,000	\$342	\$100,000	\$ 40,000	\$308
\$125,000	\$ 50,000	\$359	\$125,000	\$ 50,000	\$324
\$150,000	\$ 60,000	\$380	\$150,000	\$ 60,000	\$346
\$200,000	\$ 80,000	\$421	\$200,000	\$ 80,000	\$380
\$250,000	\$100,000	\$452	\$250,000	\$100,000	\$405

RESIDENTIAL CONTENTS-ONLY COVERAGE⁷

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$44	\$ 8,000	\$66
\$ 12,000	\$63	\$ 12,000	\$95
\$ 20,000	\$99	\$ 20,000	\$136
\$ 30,000	\$116	\$ 30,000	\$160
\$ 40,000	\$130	\$ 40,000	\$179
\$ 50,000	\$144	\$ 50,000	\$199
\$ 60,000	\$158	\$ 60,000	\$219
\$ 80,000	\$186	\$ 80,000	\$242
\$100,000	\$215	\$100,000	\$266

1 Add a \$25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.

2 Add the \$50 Probation Surcharge, if applicable.

3 Premium includes a 10% Reserve Fund Assessment and \$22 Federal Policy Fee.

4 Premium includes ICC Premium of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.

5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

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

**TABLE 3B. PRP COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES^{1, 2, 3}**

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴

With Basement or Enclosure⁵

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$183	\$200	\$214	\$229	\$244	\$257	\$269	\$281	\$293
	\$ 30,000	\$200	\$215	\$231	\$246	\$260	\$273	\$286	\$298	\$310
	\$ 50,000	\$239	\$256	\$271	\$286	\$300	\$313	\$326	\$337	\$349
	\$ 75,000	\$258	\$275	\$290	\$304	\$319	\$332	\$345	\$356	\$368
	\$100,000	\$283	\$300	\$315	\$331	\$345	\$357	\$370	\$382	\$393
	\$125,000	\$290	\$305	\$320	\$335	\$349	\$363	\$376	\$387	\$399
	\$150,000	\$295	\$311	\$326	\$342	\$355	\$368	\$381	\$392	\$404
	\$200,000	\$331	\$347	\$363	\$378	\$391	\$404	\$416	\$427	\$440
	\$250,000	\$350	\$367	\$382	\$398	\$411	\$423	\$436	\$448	\$459
	\$300,000	\$367	\$382	\$397	\$410	\$423	\$435	\$448	\$459	\$470
	\$350,000	\$382	\$398	\$411	\$425	\$437	\$449	\$463	\$473	\$484
	\$400,000	\$397	\$410	\$424	\$438	\$451	\$462	\$475	\$485	\$496
	\$450,000	\$409	\$423	\$436	\$451	\$462	\$474	\$487	\$497	\$507
	\$500,000	\$421	\$434	\$448	\$462	\$473	\$484	\$497	\$507	\$517

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴

Without Basement or Enclosure⁶

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$150	\$165	\$177	\$190	\$202	\$213	\$224	\$235	\$244
	\$ 30,000	\$171	\$184	\$196	\$210	\$222	\$233	\$244	\$255	\$264
	\$ 50,000	\$212	\$225	\$238	\$250	\$262	\$275	\$284	\$295	\$304
	\$ 75,000	\$236	\$248	\$261	\$273	\$284	\$297	\$308	\$317	\$327
	\$100,000	\$257	\$269	\$282	\$294	\$305	\$317	\$328	\$338	\$348
	\$125,000	\$265	\$278	\$291	\$301	\$313	\$324	\$334	\$345	\$354
	\$150,000	\$273	\$286	\$299	\$310	\$322	\$332	\$343	\$353	\$363
	\$200,000	\$305	\$317	\$331	\$343	\$354	\$365	\$376	\$385	\$394
	\$250,000	\$323	\$335	\$348	\$360	\$371	\$382	\$392	\$402	\$411
	\$300,000	\$349	\$359	\$371	\$381	\$391	\$402	\$410	\$419	\$429
	\$350,000	\$367	\$376	\$388	\$398	\$407	\$415	\$425	\$433	\$443
	\$400,000	\$383	\$391	\$403	\$411	\$420	\$430	\$438	\$446	\$456
	\$450,000	\$399	\$405	\$415	\$424	\$433	\$442	\$451	\$458	\$468
	\$500,000	\$411	\$418	\$429	\$436	\$444	\$454	\$462	\$469	\$479

1 Add a \$25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.

2 Add the \$50 Probation Surcharge, if applicable.

3 Premium includes a 10% Reserve Fund Assessment and \$22 Federal Policy Fee.

4 Premium includes ICC Premium of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.

5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

**TABLE 3C. PRP COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES^{1, 2, 3}**

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
With Basement or Enclosure⁵**

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	\$1,037	\$1,340	\$1,631	\$1,907	\$2,171	\$2,422	\$2,659	\$2,883	\$3,094	\$3,292
	\$100,000	\$1,475	\$1,778	\$2,068	\$2,345	\$2,608	\$2,858	\$3,096	\$3,320	\$3,531	\$3,729
	\$150,000	\$1,779	\$2,080	\$2,367	\$2,640	\$2,901	\$3,149	\$3,384	\$3,606	\$3,814	\$4,010
	\$200,000	\$1,952	\$2,253	\$2,539	\$2,812	\$3,074	\$3,323	\$3,558	\$3,779	\$3,988	\$4,184
	\$250,000	\$2,074	\$2,374	\$2,662	\$2,934	\$3,196	\$3,444	\$3,679	\$3,900	\$4,110	\$4,306
	\$300,000	\$2,208	\$2,509	\$2,796	\$3,069	\$3,330	\$3,578	\$3,813	\$4,035	\$4,243	\$4,439
	\$350,000	\$2,358	\$2,657	\$2,943	\$3,218	\$3,478	\$3,726	\$3,961	\$4,183	\$4,392	\$4,588
	\$400,000	\$2,455	\$2,755	\$3,041	\$3,315	\$3,576	\$3,824	\$4,059	\$4,280	\$4,489	\$4,684
	\$450,000	\$2,566	\$2,866	\$3,152	\$3,427	\$3,687	\$3,935	\$4,170	\$4,392	\$4,600	\$4,796
	\$500,000	\$2,688	\$2,988	\$3,274	\$3,548	\$3,809	\$4,057	\$4,292	\$4,513	\$4,722	\$4,918

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
Without Basement or Enclosure⁶**

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	\$647	\$809	\$964	\$1,112	\$1,252	\$1,386	\$1,512	\$1,632	\$1,744	\$1,850
	\$100,000	\$873	\$1,035	\$1,189	\$1,337	\$1,477	\$1,611	\$1,738	\$1,857	\$1,970	\$2,075
	\$150,000	\$1,030	\$1,190	\$1,344	\$1,490	\$1,629	\$1,761	\$1,886	\$2,005	\$2,116	\$2,220
	\$200,000	\$1,203	\$1,364	\$1,515	\$1,663	\$1,801	\$1,933	\$2,059	\$2,178	\$2,289	\$2,393
	\$250,000	\$1,318	\$1,479	\$1,632	\$1,778	\$1,918	\$2,049	\$2,174	\$2,293	\$2,404	\$2,509
	\$300,000	\$1,442	\$1,602	\$1,755	\$1,901	\$2,041	\$2,172	\$2,297	\$2,416	\$2,527	\$2,632
	\$350,000	\$1,508	\$1,668	\$1,822	\$1,967	\$2,107	\$2,239	\$2,365	\$2,482	\$2,593	\$2,698
	\$400,000	\$1,581	\$1,741	\$1,895	\$2,041	\$2,180	\$2,312	\$2,437	\$2,556	\$2,667	\$2,772
	\$450,000	\$1,662	\$1,822	\$1,974	\$2,120	\$2,260	\$2,392	\$2,517	\$2,635	\$2,746	\$2,851
	\$500,000	\$1,747	\$1,908	\$2,061	\$2,207	\$2,347	\$2,478	\$2,603	\$2,722	\$2,833	\$2,938

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	\$174	\$ 50,000	\$391
\$100,000	\$262	\$100,000	\$591
\$150,000	\$350	\$150,000	\$790
\$200,000	\$438	\$200,000	\$989
\$250,000	\$526	\$250,000	\$1,188
\$300,000	\$614	\$300,000	\$1,387
\$350,000	\$702	\$350,000	\$1,586
\$400,000	\$790	\$400,000	\$1,785
\$450,000	\$877	\$450,000	\$1,984
\$500,000	\$965	\$500,000	\$2,184

- 1 Add a \$25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.
- 2 Add the \$50 Probation Surcharge, if applicable.
- 3 Premium includes a 10% Reserve Fund Assessment and \$22 Federal Policy Fee.
- 4 Premium includes ICC Premium of \$5 for non-residential coverage up to \$480,000 and \$4 for coverage over \$480,000.
- 5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.
- 6 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**TABLE 4A. COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008^{1, 2, 3}**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴

WITH BASEMENT OR ENCLOSURE ⁵			WITHOUT BASEMENT OR ENCLOSURE ⁶		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$196	\$ 20,000	\$ 8,000	\$165
\$ 30,000	\$ 12,000	\$234	\$ 30,000	\$ 12,000	\$203
\$ 50,000	\$ 20,000	\$296	\$ 50,000	\$ 20,000	\$265
\$ 75,000	\$ 30,000	\$347	\$ 75,000	\$ 30,000	\$310
\$100,000	\$ 40,000	\$379	\$100,000	\$ 40,000	\$343
\$125,000	\$ 50,000	\$397	\$125,000	\$ 50,000	\$361
\$150,000	\$ 60,000	\$419	\$150,000	\$ 60,000	\$384
\$200,000	\$ 80,000	\$462	\$200,000	\$ 80,000	\$419
\$250,000	\$100,000	\$493	\$250,000	\$100,000	\$445

RESIDENTIAL CONTENTS-ONLY COVERAGE⁷

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$68	\$ 8,000	\$91
\$ 12,000	\$88	\$ 12,000	\$121
\$ 20,000	\$126	\$ 20,000	\$165
\$ 30,000	\$143	\$ 30,000	\$189
\$ 40,000	\$158	\$ 40,000	\$209
\$ 50,000	\$173	\$ 50,000	\$230
\$ 60,000	\$188	\$ 60,000	\$251
\$ 80,000	\$216	\$ 80,000	\$275
\$100,000	\$246	\$100,000	\$300

1 Add a \$25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.

2 Add the \$50 Probation Surcharge, if applicable.

3 Premium includes a 15% Reserve Fund Assessment and \$45 Federal Policy Fee.

4 Premium includes ICC Premium of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.

5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

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

**TABLE 4B. COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008^{1, 2, 3}**

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
With Basement or Enclosure⁵

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$213	\$231	\$246	\$262	\$277	\$290	\$303	\$316	\$328
	\$ 30,000	\$231	\$247	\$263	\$279	\$294	\$308	\$320	\$333	\$346
	\$ 50,000	\$272	\$289	\$305	\$320	\$335	\$349	\$363	\$374	\$387
	\$ 75,000	\$292	\$309	\$325	\$340	\$355	\$369	\$382	\$394	\$407
	\$100,000	\$318	\$335	\$351	\$367	\$382	\$395	\$409	\$421	\$433
	\$125,000	\$325	\$341	\$356	\$372	\$387	\$401	\$415	\$426	\$439
	\$150,000	\$331	\$347	\$363	\$379	\$393	\$407	\$420	\$432	\$444
	\$200,000	\$367	\$385	\$401	\$417	\$431	\$444	\$457	\$469	\$481
	\$250,000	\$388	\$404	\$421	\$438	\$451	\$464	\$478	\$490	\$502
	\$300,000	\$405	\$421	\$436	\$450	\$464	\$477	\$490	\$502	\$513
	\$350,000	\$421	\$438	\$451	\$466	\$479	\$492	\$505	\$516	\$527
	\$400,000	\$436	\$450	\$465	\$480	\$493	\$504	\$518	\$528	\$540
	\$450,000	\$449	\$464	\$478	\$493	\$504	\$517	\$531	\$541	\$551
	\$500,000	\$462	\$476	\$490	\$504	\$516	\$527	\$541	\$551	\$562

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
Without Basement or Enclosure⁶

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$179	\$194	\$206	\$220	\$233	\$244	\$256	\$267	\$277
	\$ 30,000	\$201	\$214	\$227	\$241	\$254	\$265	\$277	\$288	\$297
	\$ 50,000	\$243	\$257	\$271	\$283	\$296	\$309	\$319	\$331	\$340
	\$ 75,000	\$269	\$281	\$295	\$308	\$319	\$332	\$343	\$354	\$364
	\$100,000	\$290	\$303	\$317	\$329	\$341	\$354	\$365	\$375	\$386
	\$125,000	\$298	\$312	\$326	\$336	\$349	\$361	\$371	\$382	\$392
	\$150,000	\$308	\$320	\$334	\$346	\$358	\$369	\$380	\$390	\$401
	\$200,000	\$341	\$354	\$367	\$380	\$392	\$403	\$415	\$424	\$434
	\$250,000	\$359	\$371	\$386	\$398	\$410	\$421	\$432	\$442	\$451
	\$300,000	\$387	\$397	\$410	\$420	\$431	\$442	\$450	\$459	\$470
	\$350,000	\$405	\$415	\$427	\$438	\$447	\$456	\$466	\$474	\$485
	\$400,000	\$423	\$431	\$443	\$451	\$461	\$471	\$480	\$488	\$499
	\$450,000	\$439	\$446	\$456	\$465	\$474	\$484	\$493	\$501	\$511
	\$500,000	\$451	\$458	\$470	\$478	\$486	\$496	\$504	\$512	\$523

- 1 Add a \$25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.
- 2 Add the \$50 Probation Surcharge, if applicable.
- 3 Premium includes a 15% Reserve Fund Assessment and \$45 Federal Policy Fee.
- 4 Premium includes ICC Premium of \$5 for residential coverage up to \$230,000 and \$4 for coverage over \$230,000. Deduct this amount if the risk is a condominium unit.
- 5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.
- 6 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**TABLE 4C. COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008^{1, 2, 3}**

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
With Basement or Enclosure⁵

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	\$1,106	\$1,423	\$1,727	\$2,015	\$2,291	\$2,554	\$2,802	\$3,035	\$3,256	\$3,463
	\$100,000	\$1,563	\$1,881	\$2,183	\$2,473	\$2,748	\$3,010	\$3,259	\$3,493	\$3,713	\$3,920
	\$150,000	\$1,882	\$2,196	\$2,496	\$2,781	\$3,055	\$3,314	\$3,560	\$3,792	\$4,009	\$4,214
	\$200,000	\$2,063	\$2,378	\$2,677	\$2,962	\$3,236	\$3,495	\$3,742	\$3,973	\$4,191	\$4,396
	\$250,000	\$2,190	\$2,504	\$2,804	\$3,089	\$3,363	\$3,622	\$3,868	\$4,099	\$4,319	\$4,524
	\$300,000	\$2,330	\$2,644	\$2,945	\$3,230	\$3,503	\$3,762	\$4,008	\$4,241	\$4,458	\$4,663
	\$350,000	\$2,487	\$2,800	\$3,099	\$3,386	\$3,658	\$3,917	\$4,162	\$4,395	\$4,613	\$4,818
	\$400,000	\$2,588	\$2,902	\$3,201	\$3,487	\$3,760	\$4,020	\$4,265	\$4,496	\$4,714	\$4,919
	\$450,000	\$2,704	\$3,018	\$3,317	\$3,605	\$3,876	\$4,136	\$4,381	\$4,613	\$4,831	\$5,035
	\$500,000	\$2,832	\$3,145	\$3,445	\$3,731	\$4,004	\$4,264	\$4,509	\$4,740	\$4,958	\$5,163

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
Without Basement or Enclosure⁶

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	\$699	\$868	\$1,030	\$1,184	\$1,331	\$1,470	\$1,603	\$1,728	\$1,845	\$1,956
	\$100,000	\$934	\$1,103	\$1,264	\$1,420	\$1,566	\$1,706	\$1,838	\$1,964	\$2,081	\$2,191
	\$150,000	\$1,099	\$1,266	\$1,427	\$1,580	\$1,724	\$1,862	\$1,994	\$2,118	\$2,234	\$2,343
	\$200,000	\$1,279	\$1,447	\$1,606	\$1,760	\$1,905	\$2,043	\$2,174	\$2,298	\$2,414	\$2,524
	\$250,000	\$1,400	\$1,568	\$1,728	\$1,881	\$2,027	\$2,164	\$2,295	\$2,419	\$2,535	\$2,644
	\$300,000	\$1,529	\$1,697	\$1,857	\$2,010	\$2,156	\$2,293	\$2,424	\$2,548	\$2,664	\$2,773
	\$350,000	\$1,598	\$1,766	\$1,927	\$2,079	\$2,225	\$2,363	\$2,494	\$2,617	\$2,733	\$2,842
	\$400,000	\$1,675	\$1,842	\$2,003	\$2,156	\$2,301	\$2,439	\$2,570	\$2,694	\$2,810	\$2,919
	\$450,000	\$1,759	\$1,927	\$2,086	\$2,238	\$2,385	\$2,523	\$2,654	\$2,777	\$2,893	\$3,002
	\$500,000	\$1,849	\$2,016	\$2,176	\$2,329	\$2,475	\$2,612	\$2,743	\$2,868	\$2,984	\$3,093

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	\$204	\$ 50,000	\$430
\$100,000	\$296	\$100,000	\$640
\$150,000	\$388	\$150,000	\$848
\$200,000	\$480	\$200,000	\$1,056
\$250,000	\$572	\$250,000	\$1,264
\$300,000	\$664	\$300,000	\$1,472
\$350,000	\$756	\$350,000	\$1,680
\$400,000	\$848	\$400,000	\$1,888
\$450,000	\$939	\$450,000	\$2,097
\$500,000	\$1,031	\$500,000	\$2,305

- 1 Add a \$25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a \$250 HFIAA surcharge for all other policies.
- 2 Add the \$50 Probation Surcharge, if applicable.
- 3 Premium includes a 15% Reserve Fund Assessment and \$45 Federal Policy Fee.
- 4 Premium includes ICC Premium of \$5 for non-residential coverage up to \$480,000 and \$4 for coverage over \$480,000.
- 5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.
- 6 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.