



FEMA

W-14031

June 19, 2014

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

A handwritten signature in cursive script that reads "Jhun de la Cruz".

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: October 1, 2014 Program Changes – Revised Rate Table 2A

On May 29, 2014, FEMA issued Bulletin W-14026, which contained rate tables that are to be used for the October 1, 2014 Program Changes. Rate Table 2A has been revised to take into account the increased policy limits up to \$500,000 available for Other Residential building coverage. Please use these attached rates in programming system changes for October 1, 2014.

Thank you for your cooperation. If you have any questions, please contact Joe Cecil at (202) 212-2067.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Data Processing, Underwriting, Marketing

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	.85 / .78	1.07 / 1.40	.85 / .78		.85 / 1.64		.93 / 1.73	
	With Basement	.91 / 1.15	1.07 / 1.18	.91 / 1.15		.85 / 1.37		.98 / 1.69	
	With Enclosure ³	.91 / 1.38	1.07 / 1.40	.91 / 1.38		.91 / 1.71		.98 / 2.13	
	Elevated on Crawlspace	.85 / .78	1.07 / 1.40	.85 / .78		.85 / 1.64		.93 / 1.73	
	Non-Elevated with Subgrade Crawlspace	.85 / .78	1.07 / 1.18	.85 / .78		.85 / 1.64		.93 / 1.73	
	Manufactured (Mobile) Home ⁴	.85 / .78	1.07 / 1.40					.93 / 1.73	
CONTENTS LOCATION	Basement & Above ⁵				1.07 / 1.18		1.07 / 1.18		1.82 / 2.89
	Enclosure & Above ⁶				1.07 / 1.40		1.07 / 1.40		1.82 / 3.46
	Lowest Floor Only – Above Ground Level				1.07 / 1.40		1.07 / 1.40		1.82 / 1.52
	Lowest Floor Above Ground Level and Higher Floors				1.07 / .98		1.07 / .98		1.82 / 1.30
	Above Ground Level – More Than 1 Full Floor				.39 / .20		.39 / .20		.26 / .21
	Manufactured (Mobile) Home ⁴								1.82 / 1.52

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	1.11 / 1.96	1.38 / 3.35	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	With Basement	1.19 / 2.91	1.38 / 2.84	1.19 / 2.91		1.19 / 5.38		1.30 / 6.20	
	With Enclosure ³	1.19 / 3.43	1.38 / 3.34	1.19 / 3.43		1.19 / 6.01		1.30 / 6.92	
	Elevated on Crawlspace	1.11 / 1.96	1.38 / 3.35	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	Non-Elevated with Subgrade Crawlspace	1.11 / 1.96	1.38 / 2.84	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	Manufactured (Mobile) Home ⁴	1.11 / 6.13	1.38 / 3.34					1.23 / 11.78	
CONTENTS LOCATION	Basement & Above ⁵				1.38 / 2.84		1.38 / 2.84		2.40 / 7.32
	Enclosure & Above ⁶				1.38 / 3.34		1.38 / 3.34		2.40 / 7.91
	Lowest Floor Only – Above Ground Level				1.38 / 3.34		1.38 / 3.34		2.40 / 6.63
	Lowest Floor Above Ground Level and Higher Floors				1.38 / 2.94		1.38 / 2.94		2.40 / 5.73
	Above Ground Level – More Than 1 Full Floor				.52 / .45		.52 / .45		.50 / .64
	Manufactured (Mobile) Home ⁴								2.40 / 11.01

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	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure ³	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home ⁴	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above ⁵				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above ⁶				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home ⁴								1.06 / .66

- 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.