



FEMA

W-15055

October 26, 2015

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: Addendum 1 to the April 1, 2016, Program Changes –
Revised Rates for High-Rise Condominiums

The NFIP Clearinghouse Bulletin for the April 1, 2016, Program Changes (W-15046 dated October 1, 2015) did not include the revised rates for high-rise condominium buildings. Please see the attached pages for the updated rates.

If you have any questions, please contact the iService Underwriting Department at underwriting@nfipiservice.com.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

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	1.04 / .30	1.34 / .72	1.23 / .067	1.23 / .067	1.77 / .31
WITH BASEMENT	1.12 / .40	1.42 / 1.51	1.49 / .090	1.49 / .090	SUBMIT FOR RATE
WITH ENCLOSURE	1.12 / .30	1.42 / .74	1.29 / .067	1.29 / .067	
ELEVATED ON CRAWLSPACE	1.04 / .30	1.34 / .72	1.23 / .067	1.23 / .067	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.04 / .30	1.34 / .72	1.23 / .067	1.23 / .067	

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	1.18 / 1.30	1.52 / 3.13	2.04 / .76	2.04 / .76	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.18 / 1.55	1.52 / 3.68	2.04 / .87	2.04 / .87	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.18 / 1.55	1.52 / 3.68	1.61 / .80	1.61 / .80	1.22 / .39
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.18 / 1.07	1.52 / 3.24	1.61 / .51	1.61 / .51	1.00 / .24
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12	.35 / .12	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM²

ELEVATION DIFFERENCE	3 OR MORE FLOORS	
	NO BASEMENT/ENCLOSURE/CRAWLSPACE ^{3,4}	WITH BASEMENT/ENCLOSURE/CRAWLSPACE ^{3,4}
+4	.33 / .044	.33 / .044
+3	.36 / .044	.34 / .044
+2	.49 / .044	.40 / .044
+1	.89 / .059	.56 / .059
0	1.77 / .072	1.44 / .072
-1 ⁴	6.10 / .168	3.48 / .144
-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	.40 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.57 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.17 / .12	.69 / .12	.41 / .12	.35 / .12
-1 ⁴	3.04 / .46	1.53 / .30	.65 / .14	.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. Refer to the Pre-FIRM rating hierarchy guidance and chart in Table 2B to determine which Pre-FIRM rate table to use.
- 2 Pre-FIRM elevated buildings with or without enclosure/crawlspaces must use the "No Basement/Enclosure/Crawlspaces" 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 crawlspaces.
- 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 crawlspaces or subgrade crawlspaces 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 IMPROVEMENT¹**

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	1.35 / .37	1.72 / .92	1.23 / .067
WITH BASEMENT	1.43 / .52	1.83 / 1.96	1.49 / .090
WITH ENCLOSURE	1.43 / .37	1.83 / .95	1.29 / .067
ELEVATED ON CRAWLSPACE	1.35 / .37	1.72 / .92	1.23 / .067
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.35 / .37	1.72 / .92	1.23 / .067

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.52 / 1.65	1.96 / 4.00	2.04 / .76
ENCLOSURE/CRAWLSPACE AND ABOVE	1.52 / 1.96	1.96 / 4.71	2.04 / .87
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.52 / 1.96	1.96 / 4.71	1.61 / .80
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.52 / 1.36	1.96 / 4.15	1.61 / .51
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12

1 Use this table to rate a Pre-FIRM building that has been substantially improved, even if it was previously required to be rated Post-FIRM. However, Post-FIRM rating may always be used if beneficial to the insured. Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2B to determine which Pre-FIRM rate table to use.

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	.55 / .054	.42 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3,8}	1.79 / .087	.94 / .15

**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 / .070	.34 / .11	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.69 / .082	.72 / .14	
+1	2.86 / .190	1.42 / .16	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .058	.34 / .11	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	1.77 / .082	1.18 / .12	
-1	5.90 / .240	2.76 / .16	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	7.90 / 1.30	3.52 / .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.

***Use the Specific Rating Guidelines (SRG) manual.

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	1.23 / .067
With Basement	1.49 / .090
With Enclosure	1.29 / .067
Elevated on Crawlspace	1.23 / .067
Non-Elevated with Subgrade Crawlspace	1.23 / .067

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

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	2.04 / .76
Enclosure/Crawlspace and above	2.04 / .87
Lowest floor only – above ground level	1.61 / .80
Lowest floor above ground level and higher floors	1.61 / .51
Above ground level more than 1 full floor	.35 / .12

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 / .044	.33 / .044
+3	.36 / .044	.34 / .044
+2	.49 / .044	.40 / .044
+1	.89 / .059	.56 / .059
0	1.23 / .067	1.44 / .072
-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	.40 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.57 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.17 / .12	.69 / .12	.41 / .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 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	4.31 / .25	4.08 / .25
-1 ⁷	12.91 / .94	6.80 / .72
-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 / 1.51	3.42 / 1.43	2.07 / 1.27	.56 / .25
-1 ⁷	9.79 / 7.34	6.80 / 6.49	2.44 / 1.32	.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.

***Use the SRG manual.

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

SUBMIT FOR RATING